Chapter – 4

INSTITUTIONAL SUPPORT SYSTEM PROVIDED TO UPGRADE MSME SECTOR

4.1 Introduction

The constraints impeding the development of small scale sector is well known. In broad terms, these are

(1) Access to factors like finance, technology, skills and supporting management processes.

(2) Access to markets like logistics, compliance with standards, access to quality certification services, design, product range, packaging, branding, marketing etc.

The vast majority of SMEs are in the lower end of supply chain. Despite the fact that various policies and economic incentive schemes exist, SMEs may in general not be able to reach the schemes due to their limited capacity for understanding and absorbing such benefits. The importance of small scale sector can be realized from the fact that about 39 percent of the manufacturing output and 33 percent of the national exports of the country is from micro and small enterprises. This rises to 45 percent and 40 percent if we calculate for the MSME sector as defined by MSME Act 2006 as per the report of Laghu Udyog Samachar April-June 2009. Also in recent years the MSME sector has consistently registered higher growth rate compared to the overall industrial sector. For achieving the objective of inclusive growth, creation of large employment opportunities is of critical importance. Landholding is also declining, there by creating more surplus labor engaged in agricultural sector and needs to be provided gainful employment in the
industrial and service sectors of the economy. The major advantage of small scale sector is that it creates significant employment potential at low capital cost. Hence this sector provides one of the most viable avenues for absorbing the large surplus population engaged in the agriculture sector. However in today’s liberalized and globalized environment, there are several preconditions for enhancing the global competitiveness of this sector. This can mainly be achieved by simplified systems & procedures, easy access to capital, enhancing productivity and access to markets. For the promotion and development of small scale sector, the govt. has put in place policy measures as well as implemented several schemes/programmes to address the requirements of this sector. The Micro Small and Medium Enterprises Development (MSMED) Act, 2006 seeks to facilitate the development of these enterprises and to enhance their competitiveness. A legal frame work has been created for the concept of “enterprises” which comprises both manufacturing and service entities. A new segment of medium enterprises has been defined for the first time and seeks to integrate the three tiers of these enterprises, namely micro, small and medium.

4.2. Organizational Structure

The Ministry of Micro, Small and Medium Enterprises (MSME) is administrative ministry in the Government of India for all matters relating to Micro, Small and Medium Enterprises. It designs and implements policies and programmes through its field organizations and attached offices for promotion and growth of MSME sector. The Office of the Development Commissioner (MSME) is an attached office of the Ministry of MSME, and is the apex body to advise, coordinate and formulate policies and programmes for the development and promotion of the MSME Sector. The
office also maintains liaison with Central Ministries and other Central/State
Government agencies/organizations and financial institutions. The
Development Commissioner (MSME) has a network of 30 MSME –
Development Institute (MSME-DI), 28, Br. MSME- Development Institute
(Br. MSME-DI), 4 MSME-Testing Centers (MSME-TCs). 7 MSME-Testing
Stations (MSME-TSs), 21 Autonomous bodies with Development Center
(MSME-TDC), 2 MSME-Technology Development Center-Footwear
(MSME-TDC), 1 Electronics Services & Training Centre (ESTC), 1 Institute
for Design of Electrical Measuring Instruments (IDEMI) 2 National Level
Training Institutes, and 1 Departmental Training Institute and one
production Center.

Organizational Structure

Abbreviation details are shown in the Annexure 4.
Autonomous Bodies

Tool Room/Tool Design Institutes (TR/TDI). These organizations perform the following functions:

- To assist MSMEs in technical upgradation, provide good quality tooling by designing and producing tools, moulds, jigs & fixtures, components, etc.
- Provide Training and consultancy for tool and die makers.

MSME- Technology Development Center (MSME-TDC) (Formerly Product-cum –Process Development Centers (PPDCs))

These are product specific centers to:

- Look into the specific problems and render technical services to MSME sector.
- Develop and upgrade technologies
- Manpower development and training

Training Institutes

There are three National level institutes. These are:

- National Institute of Micro, Small and Medium Industry Extension Training (NIMSMIET), Hyderabad,
- National Institute for Entrepreneurship and Small Business Development (NIESBUD), Noida, which conduct national and international level training programmes in different fields and disciplines.
• Indian Institute of Entrepreneurship (IIE), Guwahati. The main objective of the institute is to act as a catalyst for entrepreneurship development with its focus on the North East.

Other Associated Agencies

National Small Industries Corporation Limited NSIC, an ISO 9001-2008 certified company has been playing the role of promoting modernization, upgradation of technology, enhancing exports, fostering the growth, strengthening linkages of MSME sector of the economy. NSIC operates through its network of offices not only in India but abroad also. NSIC has also set up incubation centres and provides host of other services as per the needs of MSME sector. This sector is assisted in such a manner that it is put in a competitive and advantageous position. The schemes comprise of facilitating marketing support, credit support, technology support and other support services. Small enterprises in their individual capacity face problems to procure and execute large orders, which restrict their growth. NSIC adopts consortia approach and forms consortia of units manufacturing the same products, thereby easing out marketing problems of SSI's. The corporation explores the market and secures orders for bulk quantities. These orders are then distributed to small units in tune with their production capacity. Testing facilities are also provided to enable units to improve and maintain the quality of their products conforming to standard specifications. NSIC also operates a single point registration scheme under the government purchase program. NSIC infomediary is (B2B) business-to-business portal which gives online services for importers, exporters and service providers in India. NSIC also maintains a marketing intelligence cell which keeps database and disseminate information. To showcase the competence of SSI's and to
capture market opportunities, it participates selectively in international and national exhibitions and trade fairs every year. It also arranges buyers and sellers meet for bulk and departmental buyers such as railways, defense and large companies. These programmes are aimed at vendor development from MSMEs for the bulk manufacturers. NSIC provides support services also in the field of material testing facilities, product design including CAD, practical training for skill upgradation and energy. They also facilitate small enterprises in setting up 100 percent export oriented units for software exports.

Small Industries Development Bank of India (SIDBI) an apex body set up to provide direct/indirect financial assistance under different schemes to meet credit needs of the small-scale sector and to coordinate the functions of other institutions in similar activities.

Khadi and Village Industries Commission (KVIC) is a statutory body established by an act of Parliament. It took over the work of former All India Khadi and Village Industries Board. Its objectives are to provide employment amongst poor and building up of a strong rural community spirit by providing saleable products. KVIC is charged with planning, promotion, organization and implementation of programs for the development of khadi and other village industry in the rural areas in coordination with other agencies engaged in rural development wherever necessary. KVIC also forges linkages with established marketing agencies so far as feasible. The organization also helps in training of artisans engaged in these industries. KVIC also encourages and promotes research in the
production techniques and use of non-conventional energy with a view to increase productivity and make the job simpler and easier. This increases competitive capacity of this sector of the economy. KVIC also helps individuals and organizations by supplying them designs, prototypes and other necessary technical information. This organization is also helping to set standards of quality and ensure that products do conform to these standards. KVIC also undertakes studies concerning the problem of industries besides research and pilot project schemes.

**State level Institutional Support**

- State Government executes different promotional and developmental projects/schemes and provide a number of supporting incentives for development and promotion of MSME sector in their respective States.

- These are executed through State Directorate of Industries, who have District Industries Centers (DICs) under them to implement Central/State Level schemes.

- The State Industries Development & Financial Institutions and State Financial Corporations also look after the needs of the MSME sector.

For details refer Annexure -7 and 8

**4.3 Credit Support System**

The Basel II capital norms allow SME lending to be placed under the retail portfolio with a risk weight of 75 percent while the risk weight for BBB corporate loans is 100 percent. The potential for lending to the MSME sector in India is enormous. The recent trends also show that MSME sector is
becoming more efficient in terms of production vis-a-vis persons employed. According to data released by DCMSME the production during 2008-09 went up by 11.4 percentage while the number of persons employed rose by 5.2 percent. In the same fiscal year, 12.37 percent lakh new enterprises were added to this sector. This shows better utilization of capacity. Against this backdrop, the reduction in risk weights for the retail portfolio may help improve the additional approvals of loans. In financing large corporate, the risk would be more concentrated among comparatively fewer activities, where as the same amount of loans to the MSME sector will be spread over a larger number of units and larger cross section of activities and consequently the risk will also be spread over a larger no. of MSMEs. Small Industries Development Bank of India (SIDBI) is the principal financial institution for promotion, financing & development of micro and small enterprises. Apart from extending financial assistance to the sector, it coordinates the functions of institutions engaged in similar activities. SIDBI's major operation are: Direct credit scheme, technology up gradation fund, development of industrial infrastructure, integrated infrastructure development, vendor development schemes, SME- IT loan, guarantee scheme for SSI/Service Sector, scheme for energy saving project in MSME sector, risk capital fund for MSMEs. SIDBI also deals in re-finance, micro-finance, govt. subsidies scheme, direct discounting scheme etc. At the State level, State Financial Corporations (SFC) and State Industrial Development Corporations (SIDC) are the main sources of long-term finance. Finance is one of the critical component for promotion & development of small scale enterprises. Finance to this sector of the economy is part of the priority sector lending policy for the banks. For the public & private sector banks, 40 percent of the net bank credit (NBC) is earmarked for the priority sector. For
the foreign banks, 32 percent of the NBC is earmarked for the micro and small enterprises. Any shortfall in such lending by foreign banks has to be deposited in the Small Enterprise Development fund (SEDF) to be set up by the Small Industries Development Bank of India (SIDBI)- Recognizing the importance of easy and adequate availability of credit in sustainable growth of the MSME sector, the govt. has announced a policy package for stepping up credit to small and medium enterprises, with the objective of doubling the flow of credit to this sector within a period of five years. The banks have been asked to achieve a minimum 20 percent year-on-year growth in credit to the MSME sector and cover on an average at least 5 new MSMEs at each of their semi-urban/urban, branches per year. Ministry is also implementing major schemes like credit guarantee, credit rating and technology improvements.

The banks and other financial institutions have the perception that micro & small industry has higher credit risk than average risk. Hence they prefer to give them loan against collateral security. To ensure better flow of credit to this sector of the economy, the govt. is implementing the credit fund scheme for micro and small enterprises so that lending is done without collateral security which is indirectly done through this fund. The scheme covers credit facility extended by eligible lending institutions to new and existing micro and small enterprises for loans up to Rs. 1 Crore. Performance and credit rating scheme is being implemented for manufacturing MSMEs. The objective is to help them in obtaining performance – cum – credit rating which would help them in improving performance and also accessing bank credit on better terms if the rating is high. However, despite all the efforts, the number of micro and small enterprises which have accounts with the banks is only about 4 according to bank’s data. This shows the majority of
this lower end of the sector is outside the ambit of institutional finance. Hence SIDBI is making concerted efforts to promote micro-finance across the country to enable the unemployed persons to set up their own ventures. There are more than 100 micro finance institutions (MFIs) developed by SIDBI that are engaged in implementation of its micro finance programme. Through ISO 9000/14001 certification fee reimbursement scheme to enhance the competitive strength of the micro and small enterprises, the govt. tries to incentivize technological up gradation, quality improvement and better environment management by micro and small enterprises. The Credit Linked Capital Subsidy Scheme (CLCSS) aims at facilitating technology up gradation by providing 15 percent upfront capital subsidy on institutional finance up to Rs. 1 Crore.

4.4 Marketing Support System
Liberalization, privatization and globalization has thrown up various opportunities and challenges to the MSMEs in India. For survival and to face the competition they will have to upgrade their competencies as new products are launched at an increasing pace and are available worldwide in short time. MSMEs generally do not have any strategic tools/means for their business/market development as available with large industries. Marketing, a strategic tool for business development, is critical for the growth and survival of micro, small and medium enterprises. Marketing is the most important factor for the success of any enterprise. Because of large resources at their disposal, big enterprises can hire marketing professionals to take care of their needs. MSME sector needs institutional support in the area of marketing. There has been a large and diverse service sector growth in the recent part. It was not enough to address the concerns of the small scale
industries alone but essential to include the service entities also. Small enterprises should be allowed to grow into medium scale enterprises because it may help them to adopt better & higher levels of technology and remain competitive in a fast globalizing world. The objectives of marketing support are to enhance marketing capabilities and competitiveness of the MSMEs, to provide platform to MSMEs for interaction with large institutional buyers, to show the competencies of MSMEs, to update MSMEs about the changing environment under which they operate, to help MSMEs to create their associations for marketing of their products and services, to communicate various govt. programmes to MSME sector, to enrich the marketing skills of the micro, small and medium enterprises. NSIC also organizes international technology exhibitions in foreign countries and participate in international trade fairs to facilitate MSMEs so that they can explore new business opportunities in emerging and developing markets. In addition to the organization of the international exhibition, NSIC also facilitates participation of MSMEs in selected international exhibitions. Participation in such events exposes MSMEs to international practices and enhances their prestige. These events provide a platform to MSMEs where they meet, discuss and conclude agreements on technical and business collaborations.

Ministry of Micro, Small and Medium Enterprises through National Small Industries Corporation has been providing marketing support to micro and small industries under Marketing Access Scheme. There are other support activities also which are undertaken by NSIC, some of those are those mentioned here

- Development of display centers show windows and hoarding etc. for promoting products and services of MSMEs.
• Printing of literature, brochures and product-specific catalogues and CDs etc. and preparation of short films for disseminating information.

• Development of website/portal for facilitating the marketing of MSME products and services.

• Development and dissemination of advertising and publicity material about various programme/schemes for MSME sector and events.

• Preparation and up gradation of MSME manufacturers/suppliers/exporters directory.

• Documentation of the success stories of MSMEs.

• Conducting studies to explore and assess new markets/businesses and product ranges for both domestic & International markets.

• Hosting international delegation and networking events.

• Govt. stores purchase programme.

The maximum amount of budgetary support for such activities would be limited to 5 percent of the total annual budget for the scheme and for an individual proposal, the maximum permissible limit for any of the above event/activity would be Rs. 5.00 lakh only.

4.5 Entrepreneurship Development Support

There are many advantages of small scale sector. This sector is better positioned to adapt to new technologies under an ever changing environment. In economic development of India entrepreneurs deserve a due credit especially during post liberalization era. Indians are better placed to succeed against odds if they are determined to succeed. As a result rags to
riches stories are a plenty, success profiles are abundant and the entrepreneurial canvas is radiant with first generation entrepreneurs. But we should have planned policy directions, institutional support and organizational assistance. By effectively using locally available human, physical and material resources, we can convert them into productive assets, thereby helping in equitable distribution of national wealth. At micro level small and medium sector has succeeded in diffusing entrepreneurship. National Institute for Entrepreneurship and Small Business Development registered as a society under the Societies Registration Act XXI of 1860, was set up on July 6th, 1983 as an apex body for coordinating and overseeing the activities of various institutions/agencies engaged in entrepreneurship development, particularly in the area of small industry and small business. The major activities of the institute include evolving model syllabi for training various target groups, providing effective training strategies, methodology, manuals and tools, facilitating and supporting Central/State govt and other agencies in executing programmes of entrepreneurship and small business development, maximizing benefit and accelerating the process of entrepreneurship development, conducting programmes for motivators, trainers and entrepreneurs which are commonly not undertaken by other agencies and organizing such activities that help in developing entrepreneurial culture in the society. Entrepreneurship and self employment development being a promotional and industrial extension activity, programmes of the institute are largely organized by the Govt. fund. The institute’s training activities are focused on areas of stimulating, supporting and sustaining entrepreneurship. NIESBUD plays a supportive and catalytic role by helping organizations which are directly or indirectly engaged in developing and promoting entrepreneurship and self employment
in the country. NIESBUD is based at NOIDA (National Capital Region) Entrepreneurship Development Institute (Gandhi Nagar) was set up in 1983 as an autonomous institution sponsored by the Industrial Development Bank of India (IDBI), Industrial Finance Corporation of India (IFCI), Industrial Credit and Investment Corporation of India (ICICI), and State Bank of India (SBI) with the active support of the Govt. of Gujarat. It is a resource centre and is committed to research, education, and training. It helps entrepreneurs in preparing the feasibility study. It has prepared a manual on “How to prepare a project report?” The Institute believes that entrepreneurs are not necessarily born but also can be developed through well-conceived and well-directed activities. The objectives of EDI are as follows.

(a) To augment the supply of industrial entrepreneurs through education and training.
(b) To produce multiplier effect on opportunities for self-employment.
(c) To bring about improvement in managerial capabilities of small scale enterprises.
(d) To help in developing more trainer motivators for entrepreneurship development.
(e) Participate in institution building efforts.
(f) To contribute to the creation of and dissemination of new knowledge and insight in entrepreneurial theory and practice through research.
(g) To collaborate with similar organizations in India and other developing countries to accomplish the above objectives.

Some of the activities of EDI are as follows conducting entrepreneurship development programmes (EDPs) for potential entrepreneurs throughout the
country, trainer's training programmes, generation and dissemination of new knowledge, conducting seminars and workshops on various themes and different aspects of entrepreneurship development activities. The target groups may be

1. Technical employees: Turners, fitters, machine operators, repairmen, foremen, supervisors.
2. Other employees: Managers, accountants, stores staff, purchase staff, salesmen, teachers, civil servants.
3. Young Engineers: Degree holders, diploma holders, fresh graduates.
4. Artisans/Craftsmen: Rural artisans, skilled traditional craftsmen, cottage industry owners.
5. Traders: Small traders, employees of shops.
7. Mounting innovative programmes for family business, inheritance with a view to sustaining the entrepreneurial vision.

Indian Institute of Entrepreneurship has been set up at Guwahati to promote entrepreneurship in predominantly tribal areas of North-East.

4.6 Technology Up-gradation and Quality Improvement

Pioneering the institutional structure for the development of small scale industries at the central level is the Delhi based Small Industries Development Organization (SIDO) with a large number of field outfits and subordinate formations that provide a wide range of techno-economic
consultancy and support services. As it is a nodal agency for development of small scale sector, it has many field agencies like.

1. Small Industries Service Institute (30) (MSME-DI) and Branch Institutes (28) These are now called MSME-DI, Development Institutes. They provide:
   
   (a) Economic consultancy/Information/EDP consultancy.
   (b) Trade and market information.
   (c) Project profiles.
   (d) State industrial potential survey.
   (e) Modernization and in plant studies.
   (f) Workshop facilities
   (g) Training in various trades/ activities.

2. Regional Testing Centers (4) and Field Testing Stations

3. Tool Rooms/Tool Design Institutes (10)

These organizations specialize in

   (a) Assistance in tool design
   (b) Manufacture of tools, jigs, fixtures, moulds etc.
   (c) Training facilities to tool makers
   (d) Common service facilities
   (e) Consultancy

4. Process-cum- Product Development Centers (6)

These are set up to

   (a) Serve as R&D institution in various dense industry clusters.
   (b) Product design and innovation
(c) Product and process improvement
(d) Development of improved packaging techniques.
(e) Common facility centre.
(f) Manpower development

Keeping in view the high cost of energy and higher levels of energy consumption in some of the specific industrial sectors like foundry, forging, re-rolling, glass, ceramic, porcelain, plywood industries etc., SIDO conducts energy conservation programmes through its field offices at various places in the country for the benefit of small units. Some of the identified energy-intensive clusters are:

(a) Re-rolling mills at Mandi Gobindgarh (Punjab)
(b) Refectories in Durgapur, Dhanbad and Ranchi
(c) Foundry units in Agra, Coimbatore, Batala and Howrah.
(d) Glass industries at Firozabad
(e) Plywood industries at Muzaffarpur
(f) Forging units at Ghaziabad, Kanpur

In order to educate and train the small scale units in the matter of pollution reduction, awareness and motivational programmes are organized by SIDO with the active and financial support of the Ministry of Environment and Forests. Specific programmes on waste minimization and cleaner production in some of the highly polluting sectors like electroplating, textile dyeing and bleaching, foundries, glass, ceramic, potteries, leather tanning, asbestos, paints and chemicals and food processing industries are being conducted by
Small Industries Services Institutes at various clusters for the benefit of smaller units. The response from the small units has been found encouraging. The following waste minimization circles have been established.

(a) Tannery - Vaniyambadi (Tamilnadu)
(b) Hosiery - Kanpur (U.P.)
(c) Cotton & Dyeing - Ludhiana (Panjab)
(d) Metal Finishing - Chennai (Tamilnadu)
(e) Electroplating - Ludhiana (Panjab)
(f) Manmade textiles - Surat (Gujrat)
(g) Tannery - Chennai (Tamilnadu)
(h) Pulp & Paper - Muzzafarnagar (U.P.)
(i) Textile Hosiery - Tirupura (Tamilnadu)
(j) Textile weaving - Erode (Tamilnadu)

Awareness and educational programmes on various aspects of Total Quality Management and ISO-9000 certification are organized by SISIs and RTC, at various places. Small scale units are given financial support by way of reimbursement of 75 percent of their expenses subject to a maximum of Rs.75000=00 for obtaining ISO-9000 certification. The necessity of having adequate number of trained trainers in the country for not only motivating the people at large to take up entrepreneurial and income generating activities but also equipping the existing or prospective entrepreneurs with required skills for sustaining their enterprises can not be over-emphasized.
Due to liberalized economic environment, MSME sector is going through sweeping changes which enhances the importance of training further. NIESBUD has been conducting different types of training programmes. National Institute for Small Industry and Extension and Training (NISIET) Hyderabad provides training to entrepreneurs, managers and various development functionaries of state govt., financial institutions and other agencies. It also takes research and consultancy for the development of small industry and also acts as an important resource and information centre for the same. SIDO through its integrated training centre at Nilokheri also provides technical training to artisans and workers sponsored by state govt. It also organizes training of extension officers engaged in various developmental organizations. Also training in development of technical skills is given to technicians and workers in various workshops attached to SISIs. Central footwear training institutes provide training to the workers in footwear trade. One of the programmes being implemented by NSIC is to create self employment opportunities by imparting training in entrepreneurship building to the unemployed people who want to set up new small business enterprises in any of the manufacturing/services sectors. NSIC has set up 46 NSIC – TIC (Training- cum- Incubation) centers under public-private partnership mode in the country. These centers help to acquire skills for enterprise building and also incubating them to become successful small business owners. At these centers, exposure in all areas of business operations are being provided such as business skills development, identification of appropriate technology, hands on experience on working projects, projects/product selection, opportunity guidance etc. In addition, low cost project technologies required for setting up new small business enterprises are being displayed in working condition. Companies, firms,
NGOs, Educational & Technical institutions, Industry Associations, interested to set up NSIC – TIG can do so under franchise arrangements.

4.7 Information Collection and Dissemination

Because of the emergence of knowledge economy and thereby increasing importance of information needs, NSIC has launched “Infomediary Services” This will be a single window operation which will provide information about core competences of MSMEs in terms of quality & price, technology, business and finance. This service will be of tremendous help to would be entrepreneurs, MSMEs which are looking for joint ventures, strategic alliances, exporters, importers and also to those who are looking for technology transfer from global markets.

Salient features

(a) Tender information through your email
(b) Web based browsing
(c) Access to technologies available internally and externally.
(d) Access to business leads and trade information
(e) Comprehensive information on govt. policies, rules, regulations, schemes & incentives etc.
(f) Access to NSIC facilities.
(g) Availability of services like product design, credit rating etc.

Access to infomediary services is through NSIC infomediary services. Small Industries Development Organization (SIDO) also provides information and communication such as:
(a) Development of promotional and informational programs.

(b) Creating database information for the small & medium sector

(c) Publishing of product catalogues for the MSME sector

(d) Development and maintenance of websites

(e) Publishing of quarterly newsletter

(f) Dissemination of information about the small and medium enterprises sector.

4.8 Services Support

MSME Development Organization (SIDO) functions through a network of MSME – Development Institutes (Formerly known as Small Industries Service Institute (SISI), Regional Testing Centers (RTCs) and Field Testing Stations (FTSs).

It renders services such as

(a) Providing techno-economic and managerial consultancy, common facilities and extension services to small enterprises

(b) Providing facilities for small enterprises.

(c) Developing human resources through training and skill up gradation of small entrepreneurs as well as its own manpower.

(d) Preparation of district industrial potential surveys.

(e) Preparation of project reports/project profiles.

(f) Project appraisal for banks/financial institutions.

(g) Management development programmes.

(h) Skill development programmes.

(i) Export promotion.

(j) Market surveys.

(k) Revival of sick micro & small enterprises.
(l) Pollution control.
(m) Energy conservation.

4.9 Product Development Support

NSIC and SIDO help the MSME sector in product development through various project reports. Some of the project reports available for product development are as follows

(a) Brass & Bronze castings.
(b) Card board boxes.
(c) Charcoal making.
(d) Flyash bricks.
(e) Hawai chappals.
(f) Leather bags making.
(g) Packaged drinking water.
(h) Pencils.
(i) Polythene bags.
(j) Ready made garments.
(k) Steel furniture.
(l) Wax candles.
(m) Weigh bridge.
(n) Wooden furniture.

The above mentioned products are only few of the total product project reports available.

4.10 Process Development Support

NSIC also helps in developing/improving many different processes. Some of the processes which it helps develop are as follows
(a) Agro processing like rice milling, turmeric powder, wheat milling, rice flakes, oil mills, coconuts products etc.

(b) Food processing like biscuits, bread, pickle, papad, soya sauce, tomato sauce etc.

(c) Fruit processing like fruit bars, fruit jam, grape raisin, jams and jelly, pine apple fruit juice, fruit candy etc.

The above mentioned processes are only few of them. The whole list is on the websites of NSIC and SIDO.
REFERENCES


