

विकास आयुक्त का कार्यालय
(सूक्ष्म, लघु और मध्यम उद्यम)
सूक्ष्म लघु और मध्यम उद्यम मंत्रालय
(भारत सरकार)

निर्माण भवन, सातवीं मंजिल, मौलाना आजाद रोड,
नई दिल्ली-110 108



सत्यमेव जयते



MICRO, SMALL & MEDIUM ENTERPRISES
सूक्ष्म लघु और मध्यम उद्यम

OFFICE OF THE DEVELOPMENT COMMISSIONER
(MICRO, SMALL & MEDIUM ENTERPRISES)
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES
GOVERNMENT OF INDIA

Nirman Bhawan, 7th Floor, Maulana Azad Road,
New Delhi - 110 108

Ph.EPABX - 23063800, 23063802, 23063803 FAX - (91-11) 23062315, 23061726, 23061068, e-mail - dcmsmehq@nb.nic.in

By Speed Post

No. E. 15(7)/2011

Dated: 24th November, 2011

To

The Convenor State Level Bankers' Committee (SLBC),
All States / UTs (as per list attached).

Sub: **12th Meeting of Standing Advisory Committee on Flow of Institutional Credit to MSME Sector held on 5th July, 2011 at RBI, Mumbai.**

Sir,

In the 12th meeting of Standing Advisory Committee (SAC) on Flow of Institutional Credit to MSME sector held on July 05, 2011 at RBI, Mumbai under the chairmanship of Deputy Governor, RBI, one of the action points concerning SLBC Convenor Banks emerged is as under:

“25-30 clusters have been picked up by the Ministry of MSME (MoMSME), Government of India, with at least one cluster in each State. The list of such clusters would be given to the banks by the Ministry of MSME and banks to come forward to provide banking facilities in such clusters. MoMSME to also provide data on the number of clusters in the country and such clusters that have no / inadequate banking facilities. The SLBC Convenor banks to display such a list on their website for banks in the State to come forward to provide service in these clusters.”

(Action: MoMSME / SCBs/ SLBC Convenor banks)

2. As a follow-up of the above decision, the following details are being forwarded:

2.1 The list of 25 MSME Clusters identified by the Ministry of MSME as Innovative Clusters is enclosed at **Annexure-I**. The Banks may take the necessary steps to provide banking facilities in these clusters.

2.2 A comprehensive list of 2,441 clusters in the country in the registered MSME sector as per Fourth All India Census of MSMEs (2006-2007) is enclosed at **Annexure-II**. These clusters are having concentration of 100 or more registered MSME units which are engaged in manufacturing the same product.

2.3 In addition, the list of 472 clusters taken up for development by the Ministry under Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), comprising 130 clusters where interventions are in progress and 342 clusters in which interventions have been completed is enclosed at **Annexure-III**.

2.4 Based on field level information collected recently on bank branches existing in the clusters, a list of such MSME clusters indicating the banks / financial institutions in the clusters and the position of available banking facilities (whether adequate or not) is enclosed at **Annexure- IV**.

3. As decided in the meeting of SAC, the above lists of MSME clusters would have to be displayed on website of SLBC Convenor Banks so that the Banks operating in the State / UT come forward to provide necessary banking facilities / services in these clusters. The Lead Banks in the districts where the MSME clusters are located may focus on their credit requirements and enhance credit flow to MSMEs, particularly in the clusters where banking facilities are inadequate.

4. It is therefore, requested to take action in the matter accordingly. It would be appreciated if this office is apprised of the action taken and progress in this regard urgently.

Yours faithfully,

Encl.: as above.

Sd/-

(Dr. Sunita Chhibba)
Additional Development Commissioner &
Economic Adviser
Tel.: 23061069, Fax: 23061611/23062465

Copy to:

The Chief General Manager, Reserve Bank of India, Rural Planning & Credit Department, Central Office, Central Office Building, 10th Floor, Mumbai-400001 – for information.

Sd/-

(Dr. Sunita Chhibba)
Additional Development Commissioner &
Economic Adviser

ANNEXURE - I

LIST OF CLUSTERS TO BE TAKEN AS INNOVATIVE CLUSTERS UNDER MSME & OTHER SCHEMES

	Sector	Name of cluster	State	SPV / Association	Product	Proposed/ongoing Interventions
1.	Food Processing	Rice Mill Cluster, Kalady, Ernakulam (Kochi)	Kerala	<p>SPV – Kalady Rice Millers Consortium Pvt. Ltd. Shri. K.R. Rajendran, General Manager Mattoor-kalady, Pin-683574 Ernakulam M-9447190625 Ph: 0484-2463428 Fax : 0484 – 2462221</p> <p>Association – Kalady Rice Mill Owners Association, 5/363, Mattoor, Kalady, Ernakulam – 683574 Ph. 0484-2466223, 3952600</p>	Rice, Bran edible oil,	<p>1. MSE-CDP ❖ CFC⁵ ❖ Infra Development</p> <p>2. NMCP ❖ Design Clinic Scheme ❖ IPR ❖ Bar code</p> <p>3. MDP 4. CLCSS</p>
2.	Wooden Products	Furniture Cluster, Ernakulam	Kerala	<p>SPV- CEO Kerala Furniture Consortium (P) Ltd. Kodanadu P.O., Kurichilakode Ernakulan-683544, Kerala Mr. Raveendran K.P. 0484-2646005, 3116000 M: 09447720484 E mail: mail@furniturekerala.net pauloseprincevilla@yahoo.co.in</p>	Wooden furniture- Kitchen, Bedroom &Office	<p>1. MSE-CDP ❖ CFC⁶ ❖ Infra Development</p> <p>2. NMCP ❖ Design Clinic Scheme ❖ IPR ❖ Lean Manufacturing</p> <p>3. Capacity building 4. CLCSS 5. CGTMSE</p>

Note: Building awareness of various schemes of Ministry of MSME, other Ministries and Departments of State & Central Govt., other developmental agencies, financial institutions etc. is the integral part of soft interventions activities under MSE-CDP.

1. CFC approved, project cost Rs. 127.85 lakh, Gol - Rs. 61.43. 1st installment Gol Rs. 36.85 lakh released. CFC at completion Stage.
2. In-principle approval given for CFC.
3. DSR conducted with Gol assistance of Rs.0.50 lakh. SCM suggested hard interventions directly. CFC proposed (Testing Lab for R/Ms in finished products, R&D and Training facility)
4. Soft interventions completed- PC Rs. 50.00 lakh with Gol assistance of Rs. 30.00 lakh. CFC proposed (Design and application software, inspection of finished components, proto type assembly and sub assembly, inspection and testing machines, training and testing)
5. CFC approved at PC Rs. 713.40 lakh with Gol Rs. 495.90 lakh. 1st installment of Gol Rs. 378.00 lakh released. CFC at completion stage.
6. CFC approved at PC Rs. 496.58 lakh with Gol Rs. 245.29 lakh. 1st & 2nd installment of Gol Rs. 220.05 lakh released. CFC functional.
7. Soft interventions completed PC Rs. 10.00 lakh with Gol Rs. 9.00. Gol released of Rs. 6.57 lakh. SPV formed, organized seminar on world class manufacturing process etc. completion report awaited.
8. Soft interventions PC Rs. 10.00 lakh with Gol assistance of Rs. 9.00 lakh. Report awaited. CFC proposed with a project cost of Rs. 958.00 lakh with following facilities: Testing Lab, Design and Training Centre, Mini Tool Room and Low Pressure Die Casting Technology.
9. CFC approved with Gol Rs. 1,050 lakh, Bank Loan Rs. 1,882.78 lakh SPV Rs. 605 lakh ,Total PC Rs. 3537.78 lakh.
10. CFC approved with Gol Assistance Rs. 496.18 lakh, SPV Rs. 106.33 lakh ,Total PC Rs. 708.85 lakh. Ist installment of Gol assistance of Rs.298.00 Lakh on 18.2.11.
11. Soft approved at PC Rs. 95.00 lakh with Gol Rs. 90.00 lakh released. CFC approved at a PC Rs. 182.90 lakh Gol Rs. 109.74 lakh. 1st installment of Gol released of Rs. 65.00 lakh on 20.1.11.
12. Soft interventions PC Rs. 9.00 lakh with Gol Rs. 8.10 lakh. Seminar for new technology introduction, training on export procedure – 17 got IEC registration, exposure visit to Jamnagar.
13. Soft interventions under MSE-CDP completed. Govt of India assistance of Rs 8.33 lakh was provided.
14. Soft interventions approved at a PC Rs. 48.10 lakh Gol released Rs. 31.18. Reduction in rejection rate, adoption of new product and technology and modification in coke fire furnaces. CFC approved at a PC Rs. 121.00 lakh ,Gol Rs. 101.00 lakh.,Gol Rs. 94.00 lakhs released, CFC functioning.
15. Soft interventions under MSE-CDP completed in 2010-11. Govt of India assistance of Rs 8.99 lakh was provided.
16. CFC approved with a PC Rs 161.00 lakh. Gol Rs. 81.66 lakh released. CFC at completion stage.
17. Soft approved PC Rs. 50.35 lakh with Gol assistance Rs. 50.35 lakh, Gol released Rs. 33.40 lakh. One year extension given to complete the soft interventions on 25.2.2011. CFC proposal approved at a PC Rs. 572.00 lakh with Gol Rs. 246.00 lakh released.
18. Soft interventions Completed. PC Rs.10.00 lakh with Gol of Rs. 9.00 lakh. Cluster actors participated in AHAAR Exhibition, programmes on improving the self life of fried Namkeens use in anti oxidant / preservative, quality and specification bar coding and packaging etc. were conducted.

ANNEXURE - II

**CONCENTRATION AT DISTRICT LEVEL FOR PRODUCTS GETTING PRODUCED BY MORE THAN 100 UNITS
(4TH REGISTERED CENSUS)**

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRIPTION	NO. OF UNITS
1	32	KERALA	1	Kasaragod	15323	BIRI	262
2	32	KERALA	1	Kasaragod	71537	GRILL GATE	160
3	32	KERALA	1	Kasaragod	97920	TAILORING (JOB WORK)	116
4	32	KERALA	2	Kannur	71537	GRILL GATE	427
5	32	KERALA	2	Kannur	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	297
6	32	KERALA	2	Kannur	97920	TAILORING (JOB WORK)	295
7	32	KERALA	2	Kannur	17105	FLOUR MILLING	250
8	32	KERALA	2	Kannur	56199	PRINTED MATERIALS, N.E.C	172
9	32	KERALA	2	Kannur	63323	COTTON CLOTH , KNITTED	155
10	32	KERALA	2	Kannur	12504	OIL, COCONUT	151
11	32	KERALA	2	Kannur	63437	GARMENTS, KNITTED- COTTON	129
12	32	KERALA	2	Kannur	13429	BAKERY PRODUCTS, N.E.C	121
13	32	KERALA	2	Kannur	12314	RICE POWDER	117
14	32	KERALA	3	Wayanad	97920	TAILORING (JOB WORK)	654
15	32	KERALA	3	Wayanad	17105	FLOUR MILLING	163
16	32	KERALA	4	Kozhikode	97920	TAILORING (JOB WORK)	1283
17	32	KERALA	4	Kozhikode	71537	GRILL GATE	666
18	32	KERALA	4	Kozhikode	17105	FLOUR MILLING	615
19	32	KERALA	4	Kozhikode	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	422
20	32	KERALA	4	Kozhikode	97179	MAINTENANCE AND REPAIR OF MOTOR VEHICLES [INCLUDING WASHING AND POLISHING ETC.]	346
21	32	KERALA	4	Kozhikode	63484	READY MADE ARTICLES, N.E.C.	216
22	32	KERALA	4	Kozhikode	94431	CEMENT PRODUCT, OTHERS	194

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
23	32	KERALA	4	Kozhikode	96857	WOOD WORK N.E.C.	192
24	32	KERALA	4	Kozhikode	13429	BAKERY PRODUCTS, N.E.C	188
25	32	KERALA	4	Kozhikode	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	177
26	32	KERALA	4	Kozhikode	97181	REPAIR OF HOUSEHOLD ELECTRICAL APPLIANCES	173
27	32	KERALA	4	Kozhikode	97618	PHOTOSTAT/ZEROXING	169
28	32	KERALA	4	Kozhikode	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	137
29	32	KERALA	4	Kozhikode	97926	DESK TOP PUBLISHING	133
30	32	KERALA	4	Kozhikode	97617	COLOURED OR BLACK & WHITE STUDIOS EQUIPED WITH PROCESSING LABORATORY	121
31	32	KERALA	4	Kozhikode	12504	OIL, COCONUT	120
32	32	KERALA	4	Kozhikode	56199	PRINTED MATERIALS, N.E.C	119
33	32	KERALA	4	Kozhikode	13403	CAKES & MUFFINS	115
34	32	KERALA	4	Kozhikode	51201	ALMIRAH/ CABINETS/ CUPBOARD, WOODEN	112
35	32	KERALA	4	Kozhikode	12314	RICE POWDER	105
36	32	KERALA	5	Malappuram	17105	FLOUR MILLING	837
37	32	KERALA	5	Malappuram	71537	GRILL GATE	573
38	32	KERALA	5	Malappuram	97920	TAILORING (JOB WORK)	501
39	32	KERALA	5	Malappuram	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	336
40	32	KERALA	5	Malappuram	17106	RICE MILLING	276
41	32	KERALA	5	Malappuram	96834	JOINTING (WOODEN APPLIANCES)	263
42	32	KERALA	5	Malappuram	51117	WOOD SAWN	211
43	32	KERALA	5	Malappuram	29111	BRICKS, HOLLOW BLOCKS	178
44	32	KERALA	5	Malappuram	63441	DRESSING GOWN, COTTON	154
45	32	KERALA	5	Malappuram	56906	OFFSET PRINTING	152

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
46	32	KERALA	5	Malappuram	97179	MAINTENANCE AND REPAIR OF MOTOR VEHICLES [INCLUDING WASHING AND POLISHING ETC.]	152
47	32	KERALA	5	Malappuram	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	138
48	32	KERALA	5	Malappuram	51201	ALMIRAH/ CABINETS/ CUPBOARD, WOODEN	115
49	32	KERALA	5	Malappuram	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	103
50	32	KERALA	5	Malappuram	12504	OIL, COCONUT	102
51	32	KERALA	6	Palakkad	97920	TAILORING (JOB WORK)	1738
52	32	KERALA	6	Palakkad	17106	RICE MILLING	904
53	32	KERALA	6	Palakkad	71537	GRILL GATE	404
54	32	KERALA	6	Palakkad	13429	BAKERY PRODUCTS, N.E.C	320
55	32	KERALA	6	Palakkad	97179	MAINTENANCE AND REPAIR OF MOTOR VEHICLES [INCLUDING WASHING AND POLISHING ETC.]	252
56	32	KERALA	6	Palakkad	17105	FLOUR MILLING	216
57	32	KERALA	6	Palakkad	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	215
58	32	KERALA	6	Palakkad	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	194
59	32	KERALA	6	Palakkad	96857	WOOD WORK N.E.C.	181
60	32	KERALA	6	Palakkad	56199	PRINTED MATERIALS, N.E.C	179
61	32	KERALA	6	Palakkad	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	132
62	32	KERALA	6	Palakkad	97181	REPAIR OF HOUSEHOLD ELECTRICAL APPLIANCES	126
63	32	KERALA	6	Palakkad	13932	PAPAD	125
64	32	KERALA	6	Palakkad	15201	AERATED WATER	125

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
65	32	KERALA	6	Palakkad	53104	DOMESTIC BASKET AND BASKETWARE	121
66	32	KERALA	6	Palakkad	94431	CEMENT PRODUCT, OTHERS	106
67	32	KERALA	6	Palakkad	17109	OIL CRUSHING/ EXPELLING	103
68	32	KERALA	6	Palakkad	97323	ISD/STD BOOTHS FOR INDUSTRIES	102
69	32	KERALA	7	Thrissur	97920	TAILORING (JOB WORK)	1244
70	32	KERALA	7	Thrissur	17105	FLOUR MILLING	1154
71	32	KERALA	7	Thrissur	71537	GRILL GATE	866
72	32	KERALA	7	Thrissur	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	670
73	32	KERALA	7	Thrissur	97179	MAINTENANCE AND REPAIR OF MOTOR VEHICLES [INCLUDING WASHING AND POLISHING ETC.]	541
74	32	KERALA	7	Thrissur	13429	BAKERY PRODUCTS, N.E.C	374
75	32	KERALA	7	Thrissur	92141	JEWELLERY / ORNAMENT, GOLD - OTHERS	309
76	32	KERALA	7	Thrissur	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	299
77	32	KERALA	7	Thrissur	63484	READY MADE ARTICLES, N.E.C.	248
78	32	KERALA	7	Thrissur	13929	FOOD PRODUCTS, N.E.C	224
79	32	KERALA	7	Thrissur	94459	CONCRETE PRODUCTS, N.E.C	216
80	32	KERALA	7	Thrissur	97918	BEAUTY PARLOURS	195
81	32	KERALA	7	Thrissur	12314	RICE POWDER	195
82	32	KERALA	7	Thrissur	56199	PRINTED MATERIALS, N.E.C	179
83	32	KERALA	7	Thrissur	56901	BOOKS BINDING	176
84	32	KERALA	7	Thrissur	12120	COPRA	148
85	32	KERALA	7	Thrissur	71545	STEEL FURNITURE (OTHER)	144
86	32	KERALA	7	Thrissur	29120	FLOORING TILES CLAY	140
87	32	KERALA	7	Thrissur	97618	PHOTOSTAT/ZEROXING	134
88	32	KERALA	7	Thrissur	15202	SODA WATER	133

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
89	32	KERALA	7	Thrissur	17109	OIL CRUSHING/ EXPELLING	132
90	32	KERALA	7	Thrissur	97926	DESK TOP PUBLISHING	128
91	32	KERALA	7	Thrissur	12504	OIL, COCONUT	128
92	32	KERALA	7	Thrissur	29111	BRICKS, HOLLOW BLOCKS	124
93	32	KERALA	7	Thrissur	38989	PHOTOGRAPGHY, CINEMATOGRAPHY SUPPLIES, N.E.C	122
94	32	KERALA	7	Thrissur	33889	AYURBEDIC & UNANI MEDICINE, N.E.C	118
95	32	KERALA	7	Thrissur	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	114
96	32	KERALA	7	Thrissur	13932	PAPAD	107
97	32	KERALA	7	Thrissur	56906	OFFSET PRINTING	105
98	32	KERALA	8	Ernakulam	97920	TAILORING (JOB WORK)	1681
99	32	KERALA	8	Ernakulam	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	1144
100	32	KERALA	8	Ernakulam	71537	GRILL GATE	904
101	32	KERALA	8	Ernakulam	17105	FLOUR MILLING	796
102	32	KERALA	8	Ernakulam	13429	BAKERY PRODUCTS, N.E.C	450
103	32	KERALA	8	Ernakulam	29111	BRICKS, HOLLOW BLOCKS	411
104	32	KERALA	8	Ernakulam	97179	MAINTENANCE AND REPAIR OF MOTOR VEHICLES [INCLUDING WASHING AND POLISHING ETC.]	406
105	32	KERALA	8	Ernakulam	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	396
106	32	KERALA	8	Ernakulam	97926	DESK TOP PUBLISHING	384
107	32	KERALA	8	Ernakulam	56199	PRINTED MATERIALS, N.E.C	312
108	32	KERALA	8	Ernakulam	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	282
109	32	KERALA	8	Ernakulam	63484	READY MADE ARTICLES, N.E.C.	275
110	32	KERALA	8	Ernakulam	96819	FABRICATION	244
111	32	KERALA	8	Ernakulam	12314	RICE POWDER	221

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
112	32	KERALA	8	Ernakulam	63437	GARMENTS, KNITTED- COTTON	210
113	32	KERALA	8	Ernakulam	71532	DRUMS & BARRELS, IRON & STEEL	205
114	32	KERALA	8	Ernakulam	97181	REPAIR OF HOUSEHOLD ELECTRICAL APPLIANCES	205
115	32	KERALA	8	Ernakulam	15202	SODA WATER	180
116	32	KERALA	8	Ernakulam	96857	WOOD WORK N.E.C.	157
117	32	KERALA	8	Ernakulam	12504	OIL, COCONUT	155
118	32	KERALA	8	Ernakulam	51125	PLYWOOD	153
119	32	KERALA	8	Ernakulam	51238	WOODEN PACKING BOXES - OTHERS	152
120	32	KERALA	8	Ernakulam	97618	PHOTOSTAT/ZEROXING	139
121	32	KERALA	8	Ernakulam	71545	STEEL FURNITURE (OTHER)	135
122	32	KERALA	8	Ernakulam	36405	WAX, CANDLES	133
123	32	KERALA	8	Ernakulam	94459	CONCRETE PRODUCTS, N.E.C	129
124	32	KERALA	8	Ernakulam	12403	FLOURS, CEREALS, OTHERS	122
125	32	KERALA	8	Ernakulam	29107	BRICKS, FIRE BLOCKS	113
126	32	KERALA	8	Ernakulam	97172	REPAIR AND MAINTENANCE OF OTHER ELECTRICAL EQUIPMENT N.E.C.	113
127	32	KERALA	8	Ernakulam	97918	BEAUTY PARLOURS	111
128	32	KERALA	8	Ernakulam	56906	OFFSET PRINTING	107
129	32	KERALA	8	Ernakulam	21151	STONE, CRUSHED	100
130	32	KERALA	9	Idukki	97920	TAILORING (JOB WORK)	899
131	32	KERALA	9	Idukki	63484	READY MADE ARTICLES, N.E.C.	394
132	32	KERALA	9	Idukki	13429	BAKERY PRODUCTS, N.E.C	159
133	32	KERALA	9	Idukki	29111	BRICKS, HOLLOW BLOCKS	120
134	32	KERALA	9	Idukki	71537	GRILL GATE	116
135	32	KERALA	10	Kottayam	97920	TAILORING (JOB WORK)	2658
136	32	KERALA	10	Kottayam	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	656
137	32	KERALA	10	Kottayam	17105	FLOUR MILLING	532
138	32	KERALA	10	Kottayam	13429	BAKERY PRODUCTS, N.E.C	520

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
139	32	KERALA	10	Kottayam	63437	GARMENTS, KNITTED- COTTON	475
140	32	KERALA	10	Kottayam	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	427
141	32	KERALA	10	Kottayam	71537	GRILL GATE	426
142	32	KERALA	10	Kottayam	97181	REPAIR OF HOUSEHOLD ELECTRICAL APPLIANCES	301
143	32	KERALA	10	Kottayam	63484	READY MADE ARTICLES, N.E.C.	288
144	32	KERALA	10	Kottayam	97926	DESK TOP PUBLISHING	275
145	32	KERALA	10	Kottayam	13929	FOOD PRODUCTS, N.E.C	264
146	32	KERALA	10	Kottayam	63441	DRESSING GOWN, COTTON	245
147	32	KERALA	10	Kottayam	97618	PHOTOSTAT/ZEROXING	216
148	32	KERALA	10	Kottayam	63489	COTTON MADE UP ARTICLES, N.E.C	205
149	32	KERALA	10	Kottayam	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	201
150	32	KERALA	10	Kottayam	29111	BRICKS, HOLLOW BLOCKS	187
151	32	KERALA	10	Kottayam	97149	RETAIL TRADE SERVICES- OTHERS	178
152	32	KERALA	10	Kottayam	15202	SODA WATER	174
153	32	KERALA	10	Kottayam	63428	SHIRTS/BUSH SHIRTS, COTTON	153
154	32	KERALA	10	Kottayam	96899	OTHER SSI SERVICES N.E.C	146
155	32	KERALA	10	Kottayam	97602	STILL PHOTOGRAPHY	137
156	32	KERALA	10	Kottayam	51117	WOOD SAWN	136
157	32	KERALA	10	Kottayam	12314	RICE POWDER	134
158	32	KERALA	10	Kottayam	29114	BRICKS, OTHERS	129
159	32	KERALA	10	Kottayam	97918	BEAUTY PARLOURS	127
160	32	KERALA	10	Kottayam	41411	BAND, RUBBER	118
161	32	KERALA	10	Kottayam	56199	PRINTED MATERIALS, N.E.C	118
162	32	KERALA	10	Kottayam	44301	CHAPPALS/ SANDALS, LEATHER	115
163	32	KERALA	10	Kottayam	92141	JEWELLERY / ORNAMENT, GOLD - OTHERS	108

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
164	32	KERALA	10	Kottayam	82553	RUBBER MATS- AUTO RUBBER COMPONENTS	105
165	32	KERALA	11	Alappuzha	67103	COIR MATS & MATTINGS ETC.	7717
166	32	KERALA	11	Alappuzha	97920	TAILORING (JOB WORK)	1388
167	32	KERALA	11	Alappuzha	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	595
168	32	KERALA	11	Alappuzha	17105	FLOUR MILLING	418
169	32	KERALA	11	Alappuzha	13429	BAKERY PRODUCTS, N.E.C	390
170	32	KERALA	11	Alappuzha	65204	YARN, COIR	335
171	32	KERALA	11	Alappuzha	71537	GRILL GATE	322
172	32	KERALA	11	Alappuzha	94431	CEMENT PRODUCT, OTHERS	229
173	32	KERALA	11	Alappuzha	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	212
174	32	KERALA	11	Alappuzha	29114	BRICKS, OTHERS	181
175	32	KERALA	11	Alappuzha	63437	GARMENTS, KNITTED- COTTON	180
176	32	KERALA	11	Alappuzha	97179	MAINTENANCE AND REPAIR OF MOTOR VEHICLES [INCLUDING WASHING AND POLISHING ETC.]	149
177	32	KERALA	11	Alappuzha	97926	DESK TOP PUBLISHING	127
178	32	KERALA	11	Alappuzha	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	127
179	32	KERALA	11	Alappuzha	17106	RICE MILLING	126
180	32	KERALA	11	Alappuzha	56199	PRINTED MATERIALS, N.E.C	120
181	32	KERALA	11	Alappuzha	15201	AERATED WATER	111
182	32	KERALA	11	Alappuzha	36405	WAX, CANDLES	110
183	32	KERALA	12	Pathanamthitta	97920	TAILORING (JOB WORK)	1528
184	32	KERALA	12	Pathanamthitta	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	406
185	32	KERALA	12	Pathanamthitta	13429	BAKERY PRODUCTS, N.E.C	328
186	32	KERALA	12	Pathanamthitta	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	282

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
187	32	KERALA	12	Pathanamthitta	71537	GRILL GATE	240
188	32	KERALA	12	Pathanamthitta	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	234
189	32	KERALA	12	Pathanamthitta	29111	BRICKS, HOLLOW BLOCKS	185
190	32	KERALA	12	Pathanamthitta	17105	FLOUR MILLING	179
191	32	KERALA	12	Pathanamthitta	13929	FOOD PRODUCTS, N.E.C	165
192	32	KERALA	12	Pathanamthitta	97618	PHOTOSTAT/ZEROXING	141
193	32	KERALA	12	Pathanamthitta	56906	OFFSET PRINTING	140
194	32	KERALA	12	Pathanamthitta	97926	DESK TOP PUBLISHING	121
195	32	KERALA	12	Pathanamthitta	38989	PHOTOGRAPGHY, CINEMATOGRAPHY SUPPLIES, N.E.C	116
196	32	KERALA	12	Pathanamthitta	64403	SHIRTS & PANTS, NYLON	108
197	32	KERALA	13	Kollam	97920	TAILORING (JOB WORK)	1854
198	32	KERALA	13	Kollam	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	644
199	32	KERALA	13	Kollam	65204	YARN, COIR	508
200	32	KERALA	13	Kollam	29114	BRICKS, OTHERS	469
201	32	KERALA	13	Kollam	13429	BAKERY PRODUCTS, N.E.C	452
202	32	KERALA	13	Kollam	71537	GRILL GATE	407
203	32	KERALA	13	Kollam	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	343
204	32	KERALA	13	Kollam	17105	FLOUR MILLING	310
205	32	KERALA	13	Kollam	64489	MAN-MADE FABRICS ARTICLES, N.E.C	274
206	32	KERALA	13	Kollam	97926	DESK TOP PUBLISHING	251
207	32	KERALA	13	Kollam	12112	CASHEWNUT (ROASTED)	239
208	32	KERALA	13	Kollam	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	217
209	32	KERALA	13	Kollam	63437	GARMENTS, KNITTED- COTTON	176

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRIPTION	NO. OF UNITS
210	32	KERALA	13	Kollam	97179	MAINTENANCE AND REPAIR OF MOTOR VEHICLES [INCLUDING WASHING AND POLISHING ETC.]	172
211	32	KERALA	13	Kollam	12111	CASHEW KERNEL	162
212	32	KERALA	13	Kollam	63484	READY MADE ARTICLES, N.E.C.	156
213	32	KERALA	13	Kollam	13929	FOOD PRODUCTS, N.E.C	151
214	32	KERALA	13	Kollam	11429	MILK PRODUCTS N.E.C	150
215	32	KERALA	13	Kollam	97181	REPAIR OF HOUSEHOLD ELECTRICAL APPLIANCES	144
216	32	KERALA	13	Kollam	94431	CEMENT PRODUCT, OTHERS	139
217	32	KERALA	13	Kollam	12486	OTHER VEGETABLE CHIPS & WAFERS	137
218	32	KERALA	13	Kollam	21151	STONE, CRUSHED	137
219	32	KERALA	13	Kollam	12314	RICE POWDER	133
220	32	KERALA	13	Kollam	13534	PICKLES	105
221	32	KERALA	13	Kollam	12120	COPRA	100
222	32	KERALA	14	Thiruvananthapuram	97920	TAILORING (JOB WORK)	1627
223	32	KERALA	14	Thiruvananthapuram	51229	FURNITURE & FIXTURE, WOODEN, N.E.C	674
224	32	KERALA	14	Thiruvananthapuram	63484	READY MADE ARTICLES, N.E.C.	632
225	32	KERALA	14	Thiruvananthapuram	97179	MAINTENANCE AND REPAIR OF MOTOR VEHICLES [INCLUDING WASHING AND POLISHING ETC.]	589
226	32	KERALA	14	Thiruvananthapuram	17105	FLOUR MILLING	531
227	32	KERALA	14	Thiruvananthapuram	71537	GRILL GATE	512
228	32	KERALA	14	Thiruvananthapuram	13429	BAKERY PRODUCTS, N.E.C	493
229	32	KERALA	14	Thiruvananthapuram	29111	BRICKS, HOLLOW BLOCKS	375
230	32	KERALA	14	Thiruvananthapuram	97182	REPAIR OF TV,VCR, RADIO, TAPE RECORDER, REFRIGERATOR AND OTHER SIMILAR ITEMS	285
231	32	KERALA	14	Thiruvananthapuram	97926	DESK TOP PUBLISHING	284
232	32	KERALA	14	Thiruvananthapuram	96189	UNCLASSIFIED ITEM, N.E.C	282

SI. No.	STATE CODE	STATE NAME	DISTRICT CODE	DISTRICT NAME	PRODUCT CODE	PRODUCT DISCRPTION	NO. OF UNITS
233	32	KERALA	14	Thiruvananthapuram	13929	FOOD PRODUCTS, N.E.C	271
234	32	KERALA	14	Thiruvananthapuram	97102	MOTOR VEHICLE / MOTOR CYCLE REPAIRING	271
235	32	KERALA	14	Thiruvananthapuram	12504	OIL, COCONUT	236
236	32	KERALA	14	Thiruvananthapuram	96836	LETTER PRESS PRINTING	201
237	32	KERALA	14	Thiruvananthapuram	96855	WELDING (ARC)	182
238	32	KERALA	14	Thiruvananthapuram	63338	HANDLOOM CLOTH, COTTON	180
239	32	KERALA	14	Thiruvananthapuram	56199	PRINTED MATERIALS, N.E.C	178
240	32	KERALA	14	Thiruvananthapuram	97618	PHOTOSTAT/ZEROXING	172
241	32	KERALA	14	Thiruvananthapuram	97922	TYPING CENTRES	162
242	32	KERALA	14	Thiruvananthapuram	12314	RICE POWDER	162
243	32	KERALA	14	Thiruvananthapuram	97918	BEAUTY PARLOURS	162
244	32	KERALA	14	Thiruvananthapuram	17109	OIL CRUSHING/ EXPELLING	161
245	32	KERALA	14	Thiruvananthapuram	77537	POLARIMETERS	160
246	32	KERALA	14	Thiruvananthapuram	56906	OFFSET PRINTING	155
247	32	KERALA	14	Thiruvananthapuram	96857	WOOD WORK N.E.C.	145
248	32	KERALA	14	Thiruvananthapuram	63427	CHILDREN CLOTHING, OTHERS- COTTON	137
249	32	KERALA	14	Thiruvananthapuram	92249	HANDICRAFT / DECORATIVE / FANCY ITEMS, N.E.C	130
250	32	KERALA	14	Thiruvananthapuram	96899	OTHER SSI SERVICES N.E.C	129
251	32	KERALA	14	Thiruvananthapuram	97149	RETAIL TRADE SERVICES- OTHERS	127
252	32	KERALA	14	Thiruvananthapuram	63314	GARMENT CLOTH, CLOTH	123
253	32	KERALA	14	Thiruvananthapuram	97719	COMPUTER SOFTWARE DEVELOPMENT AND SOFTWARE SERVICE	109
254	32	KERALA	14	Thiruvananthapuram	97181	REPAIR OF HOUSEHOLD ELECTRICAL APPLIANCES	102
255	32	KERALA	14	Thiruvananthapuram	96807	CAR LINING WORK (JOB)	101
Total							84232

ANNEXURE - III

LIST OF CLUSTERS TAKEN FOR DEVELOPMENT UNDER MSE-CDP

I. Clusters in which interventions are in progress

Sl. No.	State	Name of the cluster	Location / District
1	Kerala (7)	Rice Mill Cluster, Kalady	Ernakulam
2		CFC for Food Processing	Kottayam
3		CFC for General Engineering Cluster	Malappuram
4		CFC for Wood working cluster	Malappuram
5		CFC for Wood Furniture cluster	Ernakulam
6		CFC for Natural Fibre and Allied Products Cluster	Vaikom
7		CFC for Post Press Jobbing and Training	Ernakulam

II. Clusters in which interventions have been completed

Sl. No	State	Name of the cluster	Location / District
1	Kerala (30)	Rubber Cluster Development Programme at Kottayam	Kottayam
2		Gold Ornaments Industry Cluster, Thrissur	Thrissur
3		Agricultural Implements Cluster	Kulappully (Near Shoranur) /Shornaur
4		Plastic industries cluster, Perumbavoor	Ernakulam
5		Plywood Manufacturing Cluster, Perumbavoor	Ernakulam
6		Setting up of CFC for Clay processing and Testing, Thrissur	Thrissur
7		General Engineering Cluster	Pathanamthitta
8		Food Processing Cluster	Pathanamthitta
9		Garments Cluster	Alappuzha
10		Food Processing Cluster	Alappuzha
11		Food Processing Cluster	Kollam
12		Soft Toy Cluster	Kottayam
13		General Engineering Cluster	Ernakulam
14		Home Furnishing Cluster	Ernakulam
15		Rubber Cluster	Ernakulam
16		Garments Cluster	Ernakulam
17		Agricultural Implements Cluster	Palakkad
18		Rubber Cluster	Malappuram
19		Garments Cluster	Malappuram
20		Wood Cluster	Malappuram
21		General Engineering Cluster	Kozhikode
22		Food Processing Cluster	Kozhikode
23		Soft Wood Cluster	Kannur
24		General Engineering Cluster	Kannur
25		Light Engineering	Perinjanam Grama Panchayat/Thrissur
26		Synthetic Diamond	Spread over Kaiparambu, Choondal, Tholur and Avannur Grams Panchayats/Thrissur
27		Rice Milling	Palakkad town (within radius of 25 km)/Palakkad
28		Note Book	Kunnamkulam Municipality area/Kunnamkulam
29		Dies & Moulds	Thrissur Corporation area and Avannur Grama Panchayat/Thrissur
30		Tuna Fish Processing cluster	Lakshadweep

ANNEXURE – IV

THE INFORMATION REGARDING CREDIT FACILITIES IN THE CLUSTERS

Sl. No.	Name of cluster (Product, place)	No. of units in cluster	Main products of cluster	Name of banks/ financial institutions in cluster or near cluster	No. of bank branches in cluster	branches operating CGTMSE	Lead bank of district (in which cluster is situated)	Whether banking facility is sufficient	Remarks/ suggestions to improve credit for cluster, if any
MSME-DI, Thrissur									
1	Rice Mill Cluster, Kalady, Ernakulam (Kochi)	110 Units	Rice, Bran edible oil, & Rice products	State Bank of Travancore, Union Bank, SBI etc.	736	736	Union Bank of India	Sufficient	
2	Furniture Cluster, Ernakulam	1679 units	Wooden furniture, Kitchen furniture, Bedroom Furniture, Office Furniture	State Bank of Travancore, Union Bank, SBI etc.	736	736	Union Bank of India	Do	
3	Coir & Coir Products, Alappuzha	10000 micro coir spinning units	Coir & Coir Products	State Bank of Travancore, and other nationalized Banks	293	293	State Bank of Travancore	Do	
4	Rubber Products, Ernakulam	75	Rubber Products	Union Bank , Punjab National Bank ,SBI/SBT etc.	736	736	Union Bank of India	Do	
5	Powerloom, Ernakulam	No info available	Powerloom	Union Bank , Punjab National Bank ,SBI/SBT etc.	736	736	Union Bank of India	Do	
6	Sea Food Processing, Kochi	45	Sea Food Processing	Union Bank , Punjab National Bank ,SBI/SBT etc.	736	736	Union Bank of India	Do	
7	Powerloom, Kannur	No info available	Powerloom	Syndicate Bank, Canara Bank, SBT/SBI	292	292	Syndicate Bank	Do	

Sl. No.	Name of cluster (Product, place)	No. of units in cluster	Main products of cluster	Name of banks/ financial institutions in cluster or near cluster	No. of bank branches in cluster	branches operating CGTMSE	Lead bank of district (in which cluster is situated)	Whether banking facility is sufficient	Remarks/ suggestions to improve credit for cluster, if any
8	Coir & Coir Products, Kollam	6000 micro spinning units	Coir & Coir Products	Indian Bank, SBT SBI	286	286	Indian Bank	Do	
9	Rubber Products, Kottayam	500	Rubber Products	State Bank of Travancore /Canara Bank etc.	371	371	SBT	Do	
10	Gold Ornaments Industry Cluster, Thrissur	2500	Gold ornaments	SBT Canara Bank etc.	540	540	Canara Bank	Do	
11	Agricultural Implements Cluster Kulappully (Near Shoranur)/ Shornaur	26	Agricultural implements/Farm Equipments	SBT	323	323	Canara Bank	Do	
12	Plastic industries cluster, Aluva Ernakulam	108	Plastic House Hold components	Federal Bank/SBT	736	736	Union Bank of India	Do	
13	Plywood Manufacturing Cluster, Perumbavoor Ernakulam	85	Ply wood	SBT	736	736	Union Bank of India	Do	
14	Terra Tile Cluster, Thrissur	50	Tiles	SBT	540	540	Canara Bank	Do	
15	General Engineering Cluster Pathanamthitt	30	Lathe work rolling shutters gate and grills arden equipments etc,	SBT	313	313	SBT	Do	

Sl. No.	Name of cluster (Product, place)	No. of units in cluster	Main products of cluster	Name of banks/ financial institutions in cluster or near cluster	No. of bank branches in cluster	branches operating CGTMSE	Lead bank of district (in which cluster is situated)	Whether banking facility is sufficient	Remarks/ suggestions to improve credit for cluster, if any
16	Food Processing Cluster Pathanamthitta	No info available	Spices Fruit processors and confectionary	SBI/SBT Canara Bank	313	313	SBT	Do	
17	Garments Cluster Alappuzha	No info available	Readymade garments Baba Suits Shirts etc	Bank of India/ SBI/SBT/IOB	293	293	SBT	Do	
18	Soft Toy Cluster Kottayam	32	Soft Toys	Canara Bank	371	371	SBT	Do	
19	General Engineering Cluster Ernakulam	1800	General Machining & Fabrication of tanks Auto Repairs and Job work	Canara Bank/SBT Union Bank	736	736	Union Bank of India	Do	
20	Rubber Cluster Ernakulam	No info available	Tread rubber Rubber Mixing mill	SBT/Union Bank Punjab National Bank	736	736	Union Bank of India	Do	
21	Wood Cluster Cluster Malappuram	250	Rubber wood furniture	SBI/Canara Bank/ IOB	129	129	Canara Bank	Do	
22	General Engineering Cluster, Vadakara Kozhikode	58	General Engineering fabrication Work	SBT/SBI Punjab National Bank	330	330	Canara Bank	Do	
23	Wood Furniture Cluster Kannur	1060	Wooden Furniture	Bank of India SBT/Syndicate Bank	292	292	Syndicate Bank	Do	
24	General Engineering Cluster, Kannur	100	Gate grills shutters	Punjab National Bank/SBT	292	292	Syndicate Bank	Do	

Sl. No.	Name of cluster (Product, place)	No. of units in cluster	Main products of cluster	Name of banks/ financial institutions in cluster or near cluster	No. of bank branches in cluster	branches operating CGTMSE	Lead bank of district (in which cluster is situated)	Whether banking facility is sufficient	Remarks/ suggestions to improve credit for cluster, if any
25	Light Engineering Perinjanam /Thrissur	750	Steel furniture fabricated metal products, wheel barrous	SBT/South Indian Bank	540	540	Canara Bank	Do	
26	Natural Diamond Cluster, Mundur /Thrissur	No info available	Diamond Polishing and cutting	Canara Bank/SBT/SBI	540	540	Canara Bank	Do	
27	Rice Milling Cluster ,Palakkad	No info available	SBT	SBT/Canara Bank	323	323	Canara Bank	Do	
28	Note Book Kunnamkulam	170	Note Book and Register	Canara Bank/Bank of India	540	540	Canara Bank	Do	
29	Dies & Moulds Thrissur	50	Dies and Moulds	SBT/SBI/Bank of India	540	540	Canara Bank	Do	
30	Tuna Fish Processing cluster Lakshadweep	108	Dry finish, Tuna pickle products	Syndicate Bank	10	10	Syndicate Bank	Do	
31	Powerloom, Malappuram	16	Powerloom	Canara Bank /SBT	129	129	Canara Bank	Do	