

Introduction

The vision of the Prime Minister of India Narendra Modi of making India a self-reliant nation. The first mention of this came in the form of the 'Atma Nirbhar Bharat Abhiyan or 'Self-Reliant India Mission' during the announcement of the coronavirus pandemic related economic package on 12 May 2020. As part of the Atma Nirbhar Bharat package, numerous government decisions have taken place such as changing the definition of MSMEs. Boosting scope for private participation in numerous sectors, increasing FDI in the Defence sector, and the vision has found support in many sectors such as the solar manufacturers sector.

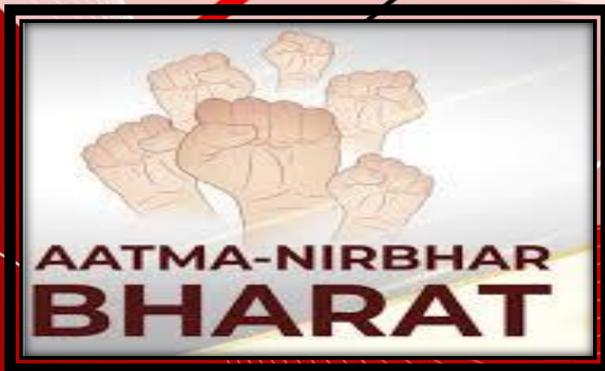


The special economic package would be the main component of 'Atma-Nirbhar Bharat (self-reliant India)' Modi said in his fifth address to the nation. "Corona will be with us for a long time but our lives cannot revolve around corona.

The Prime Minister said emphasizing on migrant workers, several of whom lost their lives while trying to reach their native places during the lockdown. Some even staged protests demanding transport facility to their homes.



RBI announced an Rs 3.4 lakh crore monetary stimulus. Modi's Rs 20 lakh crore package will include all of that. The Prime Minister's address came a day after he held a marathon six-hour meeting with chief ministers, with almost all of them asking for a large financial package. He said self-reliant India will stand on five pillars – Economy, infrastructure, tech-driven system, vibrant demography and demand. Prime Minister Modi, in his fifth address to the nation since the great lockdown announced 'Atma Nirbhar Bharat Abhiyan' package of Rs. 20 lakh crore to revive the Indian economy, to help farmers, migrant workers, etc. and to revive the industrial sector. This package is 10% of India's total GDP.



The details about the package were announced by the Finance Minister Nirmala Sitharaman in 5 tranches. These tranches were announced by the Finance Minister via press conferences from May 13, 2020, to May 17, 2020. The package included Rs 8 lakh crore in liquidity measures announced by the RBI. The government will also provide a 100% guarantee to Rs 3 lakh crore in small business loans.

MSMEs are provided with 6 relief measures under Atma Nirbhar Bharat Abhiyan Package-- Rs. 3 lakh crore Collateral-free loan to be provided (45 MSMEs will be benefitted), Government will infuse Rs. 20,000 Crores in the stressed MSMEs (2 lakh MSMEs will be benefitted), Government will provide a fund of Rs. 50,000 Crores to the MSMEs having potential growth, the new definition of MSMEs is given, Global tender is not allowed for government procurement up to Rs. 200 crore and local trade fairs are not possible.

Atma Nirbhar Bharat has been called by some as a re-packaged version of the Make in India movement using new taglines such as 'Vocal for Local'. Other opposition members spoke about how India had enacted policies and built companies since its creation to make India self-reliant - SAIL for steel production, IITs for domestic engineers, AIIMS for medical science, DRDO for Defence research, HAL for aviation, ISRO for space, CCL NTPC and GAIL in the area of energy; criticizing the advertising tactics.



Some have re-phrased it to "Fend for Yourself" Campaign. Also, the calls for India to boycott Chinese products (and promote an Atma Nirbhar Bharat instead), are practically difficult in the short term for India as India imports \$75 billion worth of goods every year from China, to the extent that parts of Indian industry are dependent on China. Following the Galwan Valley skirmish on 15 June 2020 in which 20 Indian soldiers died, Swedish Jagran Manch said that if the government was serious about making India self-reliant, Chinese companies should not be given projects such as the Delhi-Meerut RRTS.



Government Reforms

Policy Highlights

Increase in borrowing limits: The borrowing limits of state governments will be increased from 3% to 5% of Gross State Domestic Product (GSDP) for the year 2020-21. This is estimated to give states extra resources of Rs 4.28 lakh crore. There will be unconditional increase of up to 3.5% of GSDP followed by 0.25% increase linked to reforms on - universalization of 'One Nation One Ration card', Ease of Doing Business, power distribution and Urban Local Body revenues. Further, there will be an increase of 0.5% if three out of four reforms are achieved.



Privatization of Public Sector Enterprise (PSEs): A new PSE policy has been announced with plans to privatize PSEs, except the ones functioning in certain strategic sectors which will be notified by the government. In strategic sectors, at least one PSE will remain, but private sector will also be allowed. To minimize wasteful administrative costs, number of enterprises in strategic sectors will ordinarily be only one to four; others will be privatized/ merged/ brought under holding companies.

**Benefits to
MSME in Atma
Nirbhar Bharat**

Measures for Businesses (Including MSMEs)

Financial Highlights

Collateral free loans for businesses: All businesses (including MSMEs) will be provided with collateral free automatic loans of up to three lakh crore rupees. MSMEs can borrow up to 20% of their entire outstanding credit as on February 29, 2020 from banks and Non-Banking Financial Companies (NBFCs). Borrowers with up to Rs 25 crore outstanding and Rs 100 crore turnover will be eligible for such loans and can avail the scheme till October 31, 2020. Interest on the loan will be capped and 100% credit guarantee on principal and interest will be given to banks and NBFCs.

Corpus for MSMEs: A fund of funds with a corpus of Rs 10,000 crore will be set up for MSMEs. This will provide equity funding for MSMEs with growth potential and viability. Rs 50,000 crore is expected to be leveraged through this fund structure.

Subordinate debt for MSMEs: This scheme aims to support to stress MSMEs which have Non-Performing Assets (NPAs). Under the scheme, promoters of MSMEs will be given debt from banks, which will be infused into the MSMEs as equity. The government will facilitate Rs 20,000 crore of subordinate debt to MSMEs. For this purpose, it will provide Rs 4,000 crore to the Credit Guarantee Fund Trust for Micro and Small Enterprises, which will provide partial credit guarantee support to banks providing credit under the scheme.

Schemes for NBFCs: A Special Liquidity Scheme was announced under which Rs 30,000 crore of investment will be made by the government in both primary and secondary market transactions in investment grade debt paper of Non-Banking Financial Companies (NBFCs)/Housing Finance Companies (HFCs)/Micro Finance Institutions (MFIs). The central government will provide 100% guarantee for these securities. The existing Partial Credit Guarantee Scheme (PCGS) will be extended to partially safeguard NBFCs against borrowings of such entities (such as primary issuance of bonds or commercial papers (liability side of balance sheets)). The first 20% of loss will be borne by the central government. The PCGS scheme will facilitate liquidity worth Rs 45,000 Crores for NBFCs.

Employee Provident Fund (EPF): Under the PM Garib Kalyan Yojana, the government paid 12% of employer and 12% of employee contribution into the EPF accounts of eligible establishments for the months of March, April and May. This will be continued for three more months (June, July and August). This is estimated to provide liquidity relief of Rs 2,500 crore to businesses and workers.

Statutory PF contribution: Statutory PF contribution of both the employer and employee will be reduced from 12% to 10% each for all establishments covered by EPFO for next three months. This scheme will apply to workers who are not eligible for the 24% EPF support under PM Garib Kalyan Package and its extension. However, Central Public Sector Enterprises (CPSEs) and State Public Sector Units (PSUs) will continue to contribute 12% as employer contribution.

Social Sector

Policy Highlights

Public health: The investment in public health will be increased along with investment in grass root health institutions of urban and rural areas. The lab networks are being strengthened in districts and block levels for efficient management of the pandemic. The National Digital Health Blueprint will be implemented, which aims at creating an ecosystem to support universal health coverage in an efficient, inclusive, safe and timely manner using digital technology.

Allocation for MGNREGS: To help boost rural economy, an additional Rs 40,000 crore will be allocated under MGNREGS. This increases the Union Budget allocation for MGNREGS from Rs 61,500 crore to Rs 1, 01, 500 crore (65% increase) for 2020-21.

Viability Gap Funding: Viability Gap Funding (VGF) for social infrastructure projects will be increased by up to 30% of the total project cost. The total expense for developing the social infrastructure is estimated to be Rs 8,100 crore.

Technology driven education: PM e Vidya will be launched for multi-mode access to digital/online education. This program will include facilities to support school education in states/UTs under the DIKSHA scheme (one nation, one digital platform). National Foundational Literacy and Numeracy Mission will be launched by December 2020 to ensure that every child attains learning level and outcomes in grade 5 by 2025.



Key Measures Taken by Reserve Bank of India (RBI)

- The overall financial package that has been announced also includes the liquidity generated by measures announced by RBI. Some of these measures include:
- Cash Reserve Ratio (CRR) was reduced which resulted in liquidity support of Rs 1, 37, 000 crore.
- Banks' limits for borrowing under the marginal standing facility (MSF) were increased. This allowed banks to avail additional Rs 1, 37,000 crore of liquidity at reduced MSF rate.
- Total Rs 1,50,050 crore of Targeted Long Term Repo Operations (TLTRO) has been planned for investment in investment grade bonds, commercial paper, non-convertible debentures including those of NBFCs and MFIs.

- Special Liquidity Facility (SLF) of Rs 50,000 crore was announced for mutual funds to provide liquidity support.
- Special refinance facilities worth Rs 50,000 crore were announced for NABARD, SIDBI and NHB at policy repo rate.
- A moratorium of three months has been provided on payment of installments and interest on working capital facilities for all types of loans.

▶ **All that you need
to know about
Atma Nirbhar Bharat Abhiyan**

Atma Nirbhar Bharat Abhiyan: Challenges

Impact of this Stimulus Package

Primary Sector: The measures (reforms to amend ECA, APMC, Contract farming, etc.) announced for the agricultural and allied sectors are particularly transformative.

These reforms are steps towards the One Nation One Market objective and help India become the food factory of the world.

These would finally help in achieving the goal of a self-sustainable rural economy.

Also, the MGNREGA infusion of Rs 40,000 crore may help in alleviating the distress of migrants when they return to their villages.

Secondary Sector: Given the importance of MSMEs for Indian economy, the Rs 3 lakh crore collateral-free loan facility for MSMEs under the package will help this finance-starved sector and thereby provide a kick start to the dismal state of the economy.

Also, as the MSME sector is the second largest employment generating sector in India, this step will help to sustain the labour intensive industries and thereby help in leveraging India's comparative advantage.

Additionally, limiting imports of weapons and increasing the limit of foreign direct investment in Defence from 49% to 74% will give a much-needed boost to the production in the Ordnance Factory Board, while reducing India's huge Defence import bill.

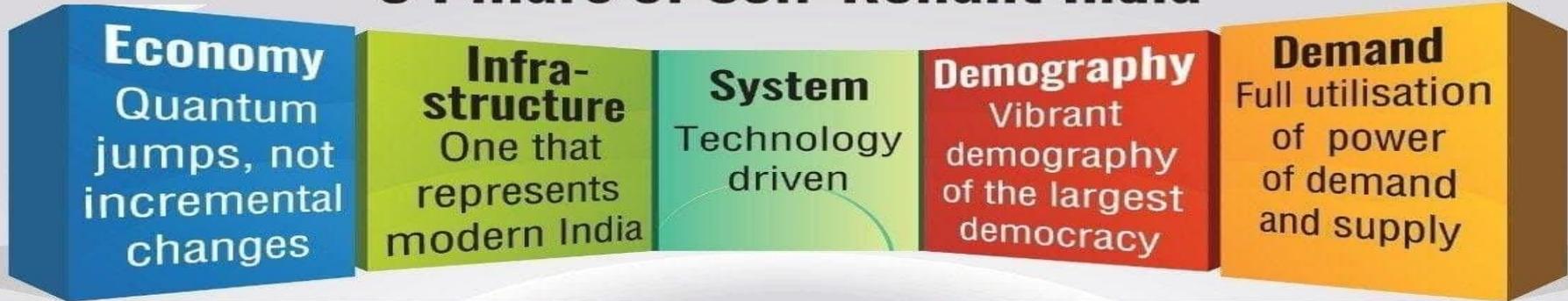
Tertiary Sector: The government has adopted a balanced approach in addressing concerns across sectors. For example: The newly launched PM e-Vidya programme for multi-mode access to digital online education provides a uniform learning platform for the whole nation, which shall enable schools and universities to stream courses online without further loss of teaching hours. Public expenditure on health will be increased by investing in grass root health institutions and ramping up health and wellness centers in rural and urban areas.



Atmanirbhar Bharat

The Road Ahead

5 Pillars of Self-Reliant India



Atmanirbhar Bharat Abhiyan

Package of
₹ 20 lakh crores
(about 10% of GDP*)

Focus on Land,
Labour, Liquidity
and Laws

To cater to labourers, middle class,
cottage industry, MSMEs and
industries among others

**including recent economic measures and RBI announcements*

Bold Reforms— Need of the Hour



Aatmanirbhar Bharat Abhiyan Support Indian Economy in Fight Against COVID-19

India has faced the COVID-19 situation with fortitude and a spirit of self-reliance that is evident in the fact that from zero production of Personal Protection Equipment (PPE) before March 2020, India today has created a capacity of producing 2 lakh PPE kits daily, which is also growing steadily.

Additionally, India has demonstrated how it rises up to challenges and uncovers opportunities therein, as manifested in the re-purposing of various automobile sector industries to collaborate in the making of life-saving ventilators. The clarion call given by the Humble PM to use these trying times to become Atma Nirbhar (self-reliant) has been very well received to enable the resurgence of the Indian economy.

The Five pillars of Atma Nirbhar Bharat focus on:

Economy

Infrastructure

System

Vibrant Demography and

Demand

The Five phases of Atma Nirbhar Bharat are:

Phase-I: Businesses including MSMEs

Phase-II: Poor, including migrants and farmers

Phase-III: Agriculture

Phase-IV: New Horizons of Growth

Phase-V: Government Reforms and Enablers

Finance Minister's Top Announcements Regarding Economic Package for Aatmanirbhar Bharat

Prime Minister Narendra Modi's strategy for the Aatmanirbhar Bharat was presented by the Finance Minister on Tuesday. Finance Minister made major announcements regarding, MSME, NBFC, TDS, TCS, and much more. ETBFSI has crafted Finance Minister's top 15 announcements.

Collateral free automatic loans will now be available for MSMEs. This facility is of a total amount of Rs 3 lakh Crores. Those MSMEs whose turnover is 100 crore and have 25 crore outstanding loan exposure, are eligible for this facility. The tenor of this loan will be 4 years and a moratorium of 12 months will be provided to the MSMEs availing the offer. 100% credit guarantee on principal and interest will be provided by the government. Available till 31st October and will benefit 45 lakh units. No extra cost or fresh collateral will be required.

Subordinate debt worth Rs 20,000 crore introduced for stressed MSMEs. Those companies which are stressed or even an NPA are eligible for this facility. 2 lakh MSMEs are likely to benefit from this.

A Fund of funds is being created which will lead to an infusion of 50,000 crore as equity into MSMEs. Those who have potential and are viable companies will benefit from this. This will help them expand their capacities and get listed in the markets which they can choose.

Definition of MSMEs being changed in favour of their interest. Many of these firms fear that if they outgrow the designated size, they will lose their flavours. Now they do not need to worry about growing in size. Investment limit which defined an MSME is being revised upwards. An additional criteria is also being brought in based on turnover. Differentiation between manufacturing and service MSMEs is being removed and the necessary law amendments will be brought about soon. This is the new definition:

Micro: Investment < 1 crore, Turnover < 5 crore

Small: Investment < 10 crore, Turnover < 50 crore

Medium: Investment < 20 crore, Turnover < 100 crore

Global tenders will be disallowed in Govt procurement for tenders under Rs 200 crore. This will make MSMEs run their business with much more confidence. Self-reliant India will work hand in hand with Make in India as they will be allowed to participate in government purchases. No competition from foreign companies for tenders under Rs 200 crore.

Ensuring that e-market linkage is provided to all MSMEs so that they can find their market in the absence of trade fairs. Within the next 45 days all their receivables will be cleared by the Govt of India and CPSEs.

Liquidity relief is being given for EPF establishments. In the 12% of the employer-employee contribution that was being financed by the government under PMGKY, the centre will now extend the support which it gave earlier (from March-May) by another 3 months. 3.6 lakh establishments had benefited from this move. This amounts to an Rs 2,500 crore liquidity support from which 72 lakh employees are to benefit.

Statutory PF contribution for those not covered in this earlier point will be reduced from 12 to 10% for the next 3 months. However, for centre and state enterprises, employers will continue to pay 12% but the employee will be given the benefit of paying only 10%. This equates to Rs 6,750 crore liquidity relief for next 3 months.

It was duly noted that NBFCs weren't getting enough resources, especially the ones not that highly rated. For this reason, a 30,000 crore special liquidity scheme has now been introduced. The investment will be made in both primary and secondary market transactions in buying investment grade debt papers of NBFCs, MFIs and HFCs. These NBFCs are also funding MSMEs. Hence, this infusion of liquidity is absolutely necessary. This will also be fully guaranteed by the government of India. Aim is to ease the flow of credit for NBFCs who have a "not so good quality" of debt paper in their hands.

A 45,000 crore liquidity infusion through Partial Credit Guarantee Scheme is also being done. This is an existing scheme but it is being expanded. First 20% loss will be borne by the government. Even unrated papers will be eligible for investment. This will specifically benefit many MFIs.

DISCOMs are facing unprecedented cash flow problems. Hence, an emergency liquidity extension to the extent of 90,000 crore against all the receivables that they have is being introduced. PFCs and RECs will infuse this money. This will be done with guarantees being given by state governments. All GOI central agencies (Railways, Ministry of Road and Transport, Central Public Works Department, etc.) will now be providing a 6 months extension to contractors without any costs which will be covering construction work as well as goods and services contracts. They will partially release bank guarantees to the extent of partially completed contracts. The Ministry of Housing and Urban Affairs will be advising all states and UTs to treat COVID-19 as an event of 'Force Majeure' or in other words, an Act of God, under RERA. The registration and completion dates of all contracts expiring on or after March 25, 2020, will be extended suo-moto by 6 months. Fresh 'Project Registration Certificates' will be issued automatically with revised timelines.

In an attempt to provide more funds to taxpayers, the rates of Tax Deduction at Source (TDS) for non-salaried specified payments made to residents and Tax Collection at Source (TCS) for the specified receipts will be reduced by 25%. This will come into effect from tomorrow till March 31, 2021, and will infuse liquidity worth Rs 50,000 crore into the system.

All pending refunds to charitable trusts and non-corporate business & professions will be issued immediately. Due date of all income-tax returns will be extended from July 31, 2020 and October 31, 2020 to November 30, 2020. Tax audit dates extended from September 31, 2020 to October 31, 2020.

Ease of Doing Business for MSMEs:

The Micro, Small, and Medium Enterprises (MSMEs) sector is the most vibrant and dynamic industrial sector contributing significantly to the GDP and export while employing around 40 per cent of the Indian workforce. The Prime Minister's speech emphasized that the MSME sector will act as the bedrock for economic revival. Intending to get the MSME sector back on its feet, the Prime Minister announced the MSME sector to be within the purview of the Atma-Nirbhar Bharat Abhiyan (ANBA). Subsequently, the Finance Minister announced six regulatory measures as part of the ANBA especially for the MSME sector, as part of a series of announcements by the government. In current times, where the mere survival of the MSME sector is at stake, ANBA intends to address the needs of the MSME sector and paves a path for long-term sustainability and profitability of MSMEs.

First and foremost, revising the definition of MSME under applicable law is intended to bring more MSME enterprises under the purview of being classified as MSMEs so that they can reap benefits associated with it and grow under the watchful eyes. Under the new definition, the investment limit for micro, small and medium enterprises have been raised substantially and the distinction between manufacturing and services has been abolished. This measure will widen the net of benefits associated with classification as an MSME to more enterprises.



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**Can Provide Detailed Project Report
on Required Project.**



Table of Contents of the Project Report

Our Detailed Project Report contains

- Introduction
- Properties
- Uses & Applications
- List of Plant & Machineries
- Miscellaneous Items and Accessories
- Instruments, Laboratory Equipments and Accessories
- Electrification, Electric Load and Water
- Maintenance, Suppliers/Manufacturers of Plant and Machineries
- Process of Manufacture
- Flow Sheet Diagram
- List of Raw Materials
- Availability of Raw Materials
- Requirement of Staff & Labour
- Skilled & Unskilled Labour
- Requirement of Land Area
- Built up Area
- Plant Layout.

➤ **Along with financial details as under:**

➤ **Assumptions for Profitability workings**

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- **This report helps you to identify a profitable project for investing or diversifying into by throwing light to crucial areas like industry size, market potential of the product and reasons for investing in the product**
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- **Good Present/Future Demand**
- **Export-Import Market Potential**
- **Raw Material & Manpower Availability**
- **Project Costs and Payback Period**

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Our Approach

Requirement collection

Thorough analysis of the project

Economic feasibility study of the Project

Market potential survey/research

Report Compilation

Who do we Serve?

- Public-sector Companies
- Corporates
- Government Undertakings
- Individual Entrepreneurs
- NRI's
- Foreign Investors
- Non-profit Organizations, NBFC's
- Educational Institutions
- Embassies & Consulates
- Consultancies
- Industry / trade associations

Sectors We Cover

- Ayurvedic And Herbal Medicines, Herbal Cosmetics
- Alcoholic And Non Alcoholic Beverages, Drinks
- Adhesives, Industrial Adhesive, Sealants, Glues, Gum & Resin
- Activated Carbon & Activated Charcoal
- Aluminium And Aluminium Extrusion Profiles & Sections,
- Bio-fertilizers And Biotechnology
- Breakfast Snacks And Cereal Food
- Bicycle Tyres & Tubes, Bicycle Parts, Bicycle Assembling

Sectors We Cover *Conti...*

- Bamboo And Cane Based Projects
- Building Materials And Construction Projects
- Biodegradable & Bioplastic Based Projects
- Chemicals (Organic And Inorganic)
- Confectionery, Bakery/Baking And Other Food
- Cereal Processing
- Coconut And Coconut Based Products
- Cold Storage For Fruits & Vegetables
- Coal & Coal Byproduct

Sectors We Cover *Cont...*

- Copper & Copper Based Projects
- Dairy/Milk Processing
- Disinfectants, Pesticides, Insecticides, Mosquito Repellents,
- Electrical, Electronic And Computer based Projects
- Essential Oils, Oils & Fats And Allied
- Engineering Goods
- Fibre Glass & Float Glass
- Fast Moving Consumer Goods
- Food, Bakery, Agro Processing

Sectors We Cover *Cont...*

- Fruits & Vegetables Processing
- Ferro Alloys Based Projects
- Fertilizers & Biofertilizers
- Ginger & Ginger Based Projects
- Herbs And Medicinal Cultivation And Jatropha (Biofuel)
- Hotel & Hospitality Projects
- Hospital Based Projects
- Herbal Based Projects
- Inks, Stationery And Export Industries

Sectors We Cover

Cont...

- Infrastructure Projects
- Jute & Jute Based Products
- Leather And Leather Based Projects
- Leisure & Entertainment Based Projects
- Livestock Farming Of Birds & Animals
- Minerals And Minerals
- Maize Processing(Wet Milling) & Maize Based Projects
- Medical Plastics, Disposables Plastic Syringe, Blood Bags
- Organic Farming, Neem Products Etc.

Sectors We Cover *Cont...*

- Paints, Pigments, Varnish & Lacquer
- Paper And Paper Board, Paper Recycling Projects
- Printing Inks
- Packaging Based Projects
- Perfumes, Cosmetics And Flavours
- Power Generation Based Projects & Renewable Energy Based Projects
- Pharmaceuticals And Drugs
- Plantations, Farming And Cultivations
- Plastic Film, Plastic Waste And Plastic Compounds
- Plastic, PVC, PET, HDPE, LDPE Etc.

Sectors We Cover *Cont...*

- Potato And Potato Based Projects
- Printing And Packaging
- Real Estate, Leisure And Hospitality
- Rubber And Rubber Products
- Soaps And Detergents
- Stationary Products
- Spices And Snacks Food
- Steel & Steel Products
- Textile Auxiliary And Chemicals

Sectors We Cover *Cont...*

- Township & Residential Complex
- Textiles And Readymade Garments
- Waste Management & Recycling
- Wood & Wood Products
- Water Industry(Packaged Drinking Water & Mineral Water)
- Wire & Cable

MARKET RESEARCH REPORTS

Objective

- ∞ To get a detailed scenario of the industry along with its structure and classification
- ∞ To provide a comprehensive analysis of the industry by covering aspects like:
 - ∞ Growth drivers of the industry
 - ∞ Latest market trends
 - ∞ Insights on regulatory framework
 - ∞ SWOT Analysis
 - ∞ Demand-Supply Situation
 - ∞ Foreign Trade
 - ∞ Porters 5 Forces Analysis

Objective

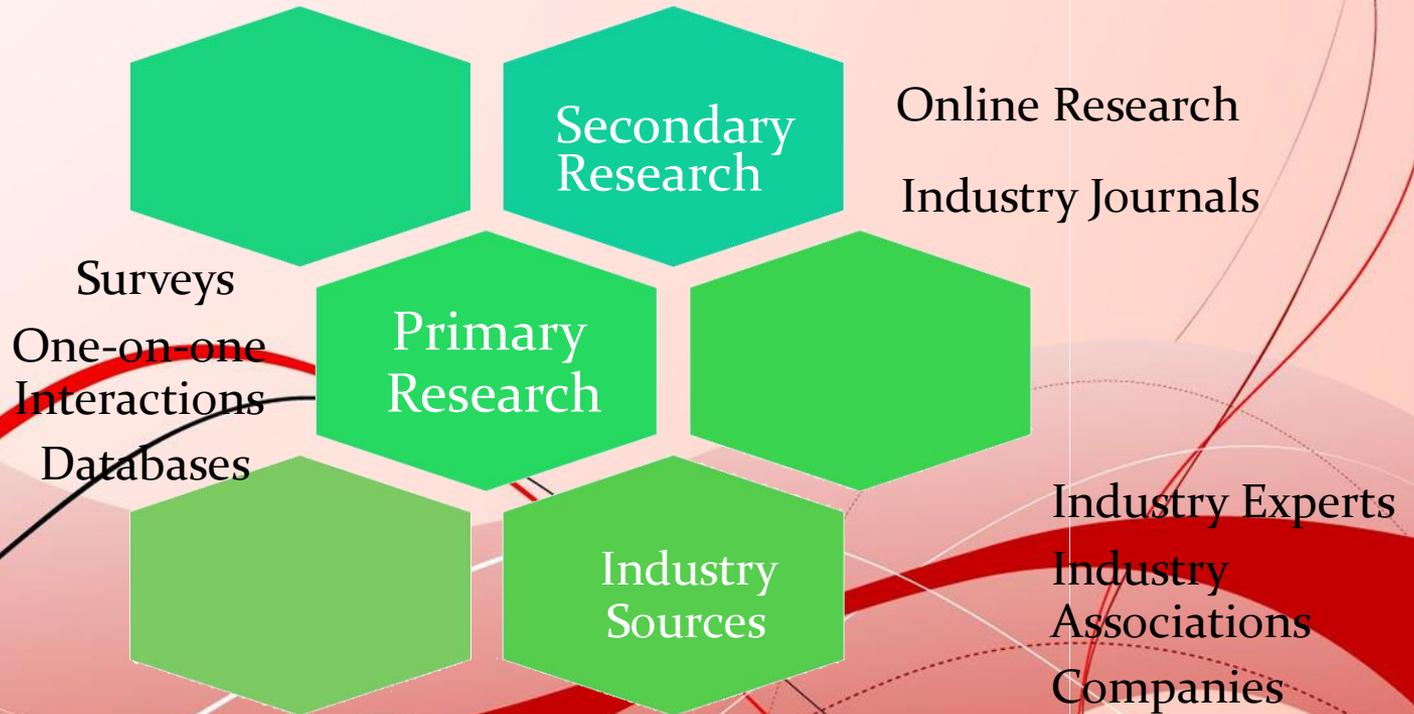
- ∞ To provide forecasts of key parameters which helps to anticipate the industry performance
- ∞ To help chart growth trajectory of a business by detailing the factors that affect the industry growth
- ∞ To help an entrepreneur/manager in keeping abreast with the changes in the industry
- ∞ To evaluate the competitive landscape of the industry by detailing:
 - ∞ Key players with their market shares
 - ∞ Financial comparison of present players

Clientele

- ∞Venturist/Capitalists
- ∞Entrepreneur/Companies
- ∞Industry Researchers
- ∞Investment Funds
- ∞Foreign Investors, NRI's
- ∞Project Consultants/Chartered Accountants
- ∞Banks
- ∞Corporates

[Click here for list](#)

Data Sources



Scope & Coverage



Our Team

∞ Our research team comprises of experts from various financial fields:

∞ MBA's

∞ Industry Researchers

∞ Financial Planners

∞ Research veterans with decades of experience

Structure of the Report

- 1. Overview
- 2. Market Analysis
 - 2.1 Growth Drivers
 - 2.2 Emerging Trends in the Industry
 - 2.3 Regulatory Framework
 - 2.4 SWOT Analysis
 - 2.5 Herfindahl–Hirschman Index (HHI)
- 3. Market Forecasts
- 4. Key Players

Structure of the Report

Cont

- ⌘5. Key Financials and Analysis
 - ⌘5.1 Contact Information
 - ⌘5.2 Key Financials
 - ⌘5.3 Financial comparison
- ⌘6. Industry Size & Outlook

**Take a look at NIIR PROJECT CONSULTANCY
SERVICES on #Street View**

<https://goo.gl/VstWkd>

Contact us

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**Thank
You**

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