

OPPORTUNITY INFRASTRUCTURE

# District Industries Centre (DIC)

## WHAT THIS INSTITUTION IS

A District Industries Centre (DIC) is a state government office that helps people start and grow micro, small, and medium enterprises. It functions as a single-window facility where an entrepreneur can get information, guidance, and support for enterprise registration, loans, subsidies, and market access. The head of the DIC is the General Manager, who reports to the State Directorate of Industries. DICs are present in every district.

### WHY THIS MATTERS TO YOU

If you want to start a small business, register an enterprise, apply for a government loan like the Prime Minister's Employment Generation Programme (PMEGP), or understand what industries and economic opportunities exist in your district, this is the office to approach.

## GOVERNANCE

LAW / POLICY	SCOPE
Industrial Policy Statement, 1977	Established the DIC scheme as a single-window for district enterprise support
Micro, Small and Medium Enterprises Development (MSMED) Act, 2006	Defines Micro, Small and Medium Enterprises (MSME) categories and facilitation framework
PMEGP Guidelines, 2023 (revised)	DIC is an implementing agency for enterprise loans
State industrial policies	State-specific enterprise promotion rules and incentives

- **Centre:** Ministry of MSME (MoMSME) / Development Commissioner-MSME (DC-MSME) – policy and scheme guidelines
- **State:** State Industries / MSME Department → State Directorate of Industries
- **District:** General Manager, DIC
- **Field:** Industries Extension Officers at block level
- **Institutional oversight:**
  - **District Task Force for PMEGP** – chaired by the District Magistrate / Collector; members include GM DIC (convener), Lead District Manager (LDM), Khadi and Village Industries Commission (KVIC) district officer, state Khadi and Village Industries Board (KVIB) representative, bank representatives, and beneficiary / industry representatives; this is the body that scores and recommends PMEGP applications for bank sanction
  - **One District One Product (ODOP) District Committee** – reviews the district's signature product cluster, promotion activities, and convergence with DIC schemes
  - **Funding:** DIC office is state-funded; scheme funds (PMEGP, Credit Linked Capital Subsidy Scheme (CLCSS)) flow through central agencies



## KEY POSITIONS

POSITION	RESPONSIBILITY
General Manager (GM)	Head of the DIC; scheme implementation, enterprise registration, single-window clearance
Functional Managers	Sector-specific guidance: economic investigation, credit facilitation, raw material support
Industries Extension Officer	Block-level outreach; identifies potential entrepreneurs; facilitates scheme awareness
PMEGP Desk Officer	Processes PMEGP loan applications, prepares project reports, coordinates with banks

## MANDATED SERVICES

- Guide entrepreneurs through enterprise registration (Udyam registration) and help prepare project reports for bank loans
- Process PMEGP loan applications: appraise projects, recommend to banks, and follow up on sanction
- Provide information on applicable central and state schemes, subsidies, and incentives
- Issue certificates and recommendations needed for enterprise-related approvals
- Conduct Entrepreneurship Development Programmes (EDPs) and awareness camps
- Coordinate ODOP cluster support where applicable
- Facilitate single-window clearance for new enterprises
- Identify cluster and infrastructure needs (land, sheds, power, water, raw materials) and route proposals for Common Facility Centres (CFCs) and industrial-estate upgradation through the state government under the Micro and Small Enterprises - Cluster Development Programme (Micro and Small Enterprises Cluster Development Programme (MSE-CDP)) scheme
- Provide marketing assistance – fairs and exhibitions, ODOP branding – and facilitate technology upgradation, quality testing, and skill development
- In states where the Strategic Investment Plan designates them, act as the district-level implementing arm for the Raising and Accelerating MSME Performance (RAMP) scheme – running awareness workshops on Zero Defect Zero Effect (ZED) certification, lean manufacturing, digitalisation and Trade Receivables Discounting System (TReDS) onboarding, exports and greening; mobilising Micro, Small and Medium Enterprises (MSMEs); and reporting data to the State Nodal Agency
- Implement state-specific enterprise schemes – for example, Unemployed Youth Employment Generation Programme (UYEGP) and New Entrepreneur-cum-Enterprise Development Scheme (NEEDS) in Tamil Nadu, plus state seed-capital schemes and state industrial / entrepreneur award programmes where they exist
- Maintain MSME databases for the district, monitor industrial growth, send periodic reports on units, investment and employment to the State Directorate and central statistical agencies, and prepare technical feasibility studies for viable district projects



## LINKED SCHEMES

- **PMEGP** – loans up to Rs 50 lakh (manufacturing) / Rs 20 lakh (services) with 15-35% subsidy depending on category and location
- **Pradhan Mantri Mudra Yojana (PMMY) – Micro Units Development & Refinance Agency** – collateral-free loans: Shishu (up to Rs 50,000), Kishore (up to Rs 5 lakh), Tarun (up to Rs 10 lakh), Tarun Plus (up to Rs 20 lakh)
- **Udyam Registration** – free online enterprise registration as MSME, unlocking access to government schemes and procurement preferences
- **ODOP** – Department for Promotion of Industry and Internal Trade (DPIIT) national initiative (plus Ministry of Food Processing Industries (MoFPI) food-processing component at [odop.mofpi.gov.in](http://odop.mofpi.gov.in)) identifying the signature product cluster of each district
- **RAMP (Raising and Accelerating MSME Performance)** – World Bank-supported Central Sector scheme launched 2022; channels existing MoMSME schemes (technology upgradation, market access, credit, greening) through state-level Strategic Investment Plans, with DICs as the district-level arm in many states
- **CLCSS (Credit Linked Capital Subsidy Scheme)** – Central Sector scheme of MoMSME providing 15% upfront capital subsidy (up to Rs 15 lakh on a term loan up to Rs 1 crore) for technology upgradation by Micro and Small Enterprises in 51 specified sub-sectors. Routed through Primary Lending Institution (PLI) banks to DC(MSME)
- **State enterprise incentive schemes** – vary by state; DIC is the application and facilitation point

## HOW TO LOCATE

**Portal:** [msme.gov.in](http://msme.gov.in) – for scheme information; state industry portals list DIC addresses by district. **District Industrial Profiles:** [dcmsme.gov.in/Districts\\_Industrial\\_Profiles.aspx](http://dcmsme.gov.in/Districts_Industrial_Profiles.aspx) – DC-MSME's repository of state and district industrial profiles (currency varies; many state PDFs are 2016-17 vintage)

**Also:** Ask at the District Collectorate or search "[district name] DIC" or "[district name] District Industries Centre" online

## KEY FACILITIES

A DIC office should have: a reception area with scheme information displayed, computers with internet for portal-based registration and application processing, a meeting or counselling space for entrepreneurs, and records of enterprises registered and loans facilitated in the district.

## WHAT A FUNCTIONING DIC LOOKS LIKE

- Scheme information (PMEGP, Udyam, ODOP, state incentives) is publicly displayed
- PMEGP applications are being accepted and processed in the current cycle
- Udyam registration assistance is available for walk-in applicants
- Entrepreneurship awareness camps or EDPs have been conducted in the last 6 months
- Staff can explain the application process and required documents for the main schemes
- A record of enterprises registered and loans recommended in the last year is available



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## GRIEVANCE REDRESSAL

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**During service delivery.** The first point of contact is the General Manager (GM) of the DIC. For PMEGP-specific issues, the PMEGP Desk Officer is the front-line; the District Task Force (chaired by the DM) is a formal review body.

**After service.** Escalation is to the State Directorate of Industries / State MSME Department. Bank-coordination disputes (loan sanction / disbursement delays) go to the Lead District Manager (LDM) and the District Consultative Committee (DCC).

**External.** The Ministry of MSME runs CHAMPIONS (Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength) at [champions.gov.in](http://champions.gov.in) – a dedicated MSME grievance portal. The Centralised Public Grievance Redress and Monitoring System (CPGRAMS, [pgportal.gov.in](http://pgportal.gov.in)) handles MSME and DPIIT-level complaints. KVIC operates its own grievance portal at [kviconline.gov.in](http://kviconline.gov.in) for PMEGP matters. For bank loan denials, the Banking Ombudsman at [cms.rbi.org.in](http://cms.rbi.org.in) has jurisdiction.

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