



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022 2261 0835 फैक्स/Fax: 91 22 22660358

March 18, 2019

**Expert Committee on Micro, Small and Medium Enterprises**

As you are aware the Reserve Bank has constituted an 'Expert Committee on Micro, Small & Medium Enterprises (MSMEs)' to understand the structural bottlenecks and factors affecting the performance of the sector. The details regarding the constitution and terms of reference of the Committee is available at [https://rbi.org.in/Scripts/BS\\_PressReleaseDisplay.aspx?prid=45898](https://rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=45898).

The Committee is undertaking a comprehensive review of the sector to identify causes and propose long term solutions for its development. The Committee has, therefore, decided to invite suggestions from the public at large on the following aspects:

**Name of the Person / Institution:**

**Email id:**

Sl. No.	Suggestions
1	To suggest definition of MSME for classification / identification of MSME in the context of present system of investment / turnover based criteria.
2	Whether District Industrial Centres (DICs) have met the intended objective? Suggestions for improving the role of DICs.
3	What are infrastructural gaps / problems affecting the development and growth of the MSME clusters?
4	Suggestions for addressing the structural gaps in capacity building of entrepreneurs.
5	Whether there is awareness about bill discounting facility viz. TReDS? Suggestions for improving onboarding and accessing finance through TReDS.
6	Suggestions for improving the credit rating mechanism for MSMEs
7	Any other specific suggestion/s.

Suggestions and comments may please be sent **by March 28, 2019** to the Chief General Manager, Reserve Bank of India, Financial Inclusion and Development Department, Central Office, 10<sup>th</sup> floor, Fort, Mumbai-400001 or [e-mailed](mailto:helpdoc@rbi.org.in).

**Anirudha D. Jadhav**  
Assistant Manager

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