

THE INFORMATION REGARDING CREDIT FACILITIES IN THE CLUSTERS

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, Chennai								
	Safety Matches Virudhunagar/ Sivakasi/	500	Safety Match	I.O.B			I.O.B	Yes	SIDBI should be encouraged to go for direct finance to cluster and cluster members.
	Safety Match Gudiyatham	75	Safety Match	I.O.B			Indian Bank	Yes	
	Safety Match Sattur	300	Safety Match	I.O.B			I.O.B	Yes	
	Safety Match Kazhugumalai	100	Safety Match	I.O.B			SBI	Yes	SIDBI should give appraisal report within stipulated time. Normally take two to three months.
	Safety Match Kovilpatti	800	Safety Match	I.O.B			SBI	Yes	
	Safety Match Srivilliputtur	600	Safety Match	I.O.B			I.O.B	Yes	
	Sago Salem / Namakkal	500	Sago	TYCO SBI, Salem			Indian Bank	Yes	Liberal support for creation of raw material bank.
	Brick Tirunelveli	300	Bricks	Indian Bank			IOB	NO	
	Ceramic Vridhachalam	100	Ceramic	SBI, Vridhachalam			Indian Bank	NO	
	Refractory Vridhachalam	102	Refractory products	SBI, Vridhachalam			Indian Bank	NO	Working capital support against orders for the cluster enterprises
	Printing Sivakasi	390	Printing	SBI, Sivakasi			IOB	Yes	
	Printing Krishnagiri	125	Printing	BOI, Krishnagiri			Indian Bank	NO	
	Engineering Hosur(Auto components)	1500	Engineering Fabrication	PNB			Indian Bank	NO	Compulsory coverage under Credit Guarantee Scheme
	Engineering Perungudi	250	Engineering Fabrication	Canara Bank			IOB	NO	
	Engineering Dindugal	213	Engineering Fabrication	AXIS Bk. Dindugal			Canara Bank	NO	
	Engineering	2500	Engineering	Indian Bank,			SBI	Yes	Special cluster cell should be created

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	Ambattur Chennai		Fabrication	Chennai					for bankers in line with SIDBI
7	Engineering Paramakudi	50	Engineering Fabrication	Indian Bank			IOB	Yes	
8	Engineering Vellore	100	Engineering Fabrication	Canara Bank			Indian Bank	Yes	Stringent norm on sickness to be minimized and there should be provision for ease exit
9	Rice mill Kilapavoor	104	Rice mill	Canara Bank			IOB	Yes	
10	Rice mill Thanjavur	350	Rice mill	IOB, Union Bk. of India, Kumbakonam			IOB	NO	
11	Rice mill Alangulam	40	Rice mill	Tamil Nadu Mercantile Bk. Alangayam			IOB	Yes	Venture capital support can be encouraged liberally.
12	COWMA Wet Grinder, Coimbatore	700	Wet Grinder	Vijaya Bank			Canara Bank	NO	
13	Plastic Cluster Madurai	225	Plastics	PNB			Canara Bank	NO	Special drive for micro enterprises.
14	Coir Erode	130	Coir products	SBI, Erode			Canara Bank	NO	
15	Lorry Body Building Namakkal	700	Lorry body	SBI, Namakkal			IOB	NO	Long term Loan for purchasing land and creation of assets with longer repayable period equity (e.g. a Private Equity unsecured loan in par with housing loan instead of subsidy support.
16	Pharma, Indian system of medicine Kavankarai Tiruvannamalai Dist	50	Indian system of Medicine	Indian Bank, Chennai			Indian Bank	NO	
17	Rubber Cluster, Madurai	120	Industrial Rubber products	Indian Bank Madurai			Canara Bank	NO	
18	Mango pulp Krishnagiri	45	Mango	KVB, Krishnagiri			Indian Bank	NO	
19	Gem & Jewellery Coimbatore	1600	Jewellery	SBI			Canara Bank	Yes	
20	Cashew Nagarkoil, Kanyakumari Dist.	200	Cashew	Tamil Nadu Mercantile Bk.			IOB	NO	Long term Bridging

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Jewellery cluster Sivagangai	40	Jewellery	SIDBI			IOB	Yes (SIDBI not extended support)	Loans / funding from Bankers and agencies
Leather cluster Chennai	600	Leather	Indian Bank			SBI	NO	Guarantee option from funding or lending agencies Create alternate funding mechanisms (e.g. instead of subsidy, 10 year interest free loan, with Govt fund as interest free security deposit)
Foundry cluster Coimbatore	1200	Poultry	Indian Bank			Canara Bank	NO	
Engineering Trichy	300	Fabrication	SBI			IOB	Yes	
Silk weaving Kancheepuram	7356	Silk	Indian Bank			IOB	Yes	
Home furnishing Karur	518	Cotton/bedspread /pillow etc.	SBI			Indian Bank	NO	
MSME-DI, Agra								
Pottery cluster khurja	About 400 Ceramic items	Table ware, Insulators, Artistic Wares etc., Scientific Wares etc.	SIDBI, NSIC & Other banks	198	142	Punjab National Bank	No	Small units are not able to complete the formalities
Carpet Cluster ,Agra	90	Hand Knotted carpet	SIDBI, NSIC & Other banks	140	120	Canara bank	No	units are not able to complete the formalities
Brass Ware Cluster, Moradabad	25000	Brass Ware	Nationalize banks	193	193	Syndicate Bank	No	Because cluster is highly unorganized and mostly artisans are illiterate they do not keep books of account which can reflect their business
Glass Beads Cluster, Purdilnagar (Hathras)	4500	Glass Beads	Canara bank	105	62	Canara Bank	No	
Stone Craft Cluster, Agra	2500	STONE craft ITEMS	SIDBI, NSIC & Other banks	140	120	Canara Bank	No	

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									transaction units are not able to complete the formalities
	Leather Footwear Cluster Agra	3000	Footwear	SIDBI, NSIC, All Banks	140	120	Canara bank	Yes	Small units are not able to complete the formalities
	MSME-DI, Cuttack								
	Brass and Bell Metal Cluster, Balakati, Dist-Khurda (completed during 2007-08)	110	The Brass & Bell metal utensils, ritual wires, etc.	1. SBI, Balakati 2. UCO Bank, Balakati 3. Neelachal Gramya Bank, Balakati. Cluster is located 12 kms from Bhubaneswar where all nationalized banks, SIDBI, NABARD, NSIC are present			SBI	Yes	Focused attention should be given to the banks for all round development of the cluster under CGTMSE
	Spices Cluster, Cuttack (completed during 2009-10)	150	Jeera Powder, Cumin Powder, Ginger Powder, Turmeric Powder, Chilli Powder and mixed spices etc.	As cluster is located in and around Cuttack city, most of nationalized banks and RRBs, NSIC, NABARD are present inside cluster			UCO Bank	Yes	Need based capital should be provided for development of the enterprises
	Brass & Bell Metal Cluster, Indipur, Dhenkanal	103	Brass Utensils, Dhokra Casting, and ritual wires	cluster is located 11 kms. from district Dhenkanal			UCO Bank	Yes	Focused attention should be given to the banks for

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			where all nationalized banks and NABARD are present					around development of the cluster under CGTMSE
Cashew Cluster, Brahmagiri, Puri	35	Cashew Kernel	This cluster is located from 15 kms. Away from district hqrs. Puri wherein			UCO Bank	Yes	Cluster has been selected as Innovative Cluster by DC(MSME), therefore, special focus should be given for funds for modernization of existing units
MSME-DI, Hyderabad								
Imitation Jewellery cluster, Machilipatnam, Andhra Pradesh.	450	Imitation jewellery.	All the banks have their branches at Machilipatnam.			Indian Bank.	Presence of bank branches is adequate.	Banks have to extend credit facilities in proactive manner especially under CCTMSE and PMEGP schemes.
Pharma cluster, Uppal-Cherlapally, Hyderabad.	80	Pharmaceutical Formulations like tablets, injectables, syrups etc.	All the banks have their respective branches at Hyderabad.			State Bank of Hyderabad.	Yes, adequate.	New credit products meeting the requirements of pharma enterprises are to be developed.
MSME-DI, Indore								
Engineering Cluster, Govindpura, Bhopal	361 NOS.	Engineering Product	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC,			Bank of India	YES	MSECDP is not being effectively implemented by financial institutions

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				HDFC, ICICI, PNB					
	Namkeen Cluster Indore	50	Namkeen	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB, SIDBI			Bank of India	YES	
	Indore Pharma Cluster, Indore	125	Pharmaceutical Formulation	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB, SIDBI			Bank of India	YES	
	Poha Cluster Ujjain	65	Poha	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB			Bank of India	YES	
	Plastic Packaging Cluster, Indore	56	Plastic Packaging Product	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB, SIDBI			Bank of India	YES	
	Rechargeable Tourn Cluster, Indore	85	Rechargeable Tourn	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB, SIDBI			Bank of India	YES	
	Transformer and Allied Product	40 NOS.	Transformer and Allied Products	SBI, BOI, BANK OF MAHARASHTRA,			Central Bank of India	YES	

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	Gwalior			ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB					
	Powerloom Cluster, Jabalpur		Powerloom Product	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB			Central Bank of India	YES	
	Sandstone Cluster Gwalior	200	Cutting and Polishing of Sandstone Tiles	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB			Central Bank of India	YES	
	Confectionary Cluster Gwalior	61.	Confectionary Items	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB			Central Bank of India	YES	
	Wooden Furniture Cluster Chhatarpur	100	Wooden Furniture	SBI, BOI, BANK OF MAHARASHTRA, ALLAHABAD BANK, MPFC, HDFC, ICICI, PNB			SBI	YES	
MSME-DI, Kanpur									
	Paint & Allied Products Manufacturing - Kanpur.	50	Enamel & Emulsion Based Paints, Oil Bound Distemper, Primer, Putties, Thinner, Resin.	Branches of All Nationalised Banks are existing.			Bank of Baroda	Sufficient	-
	Soap & Detergent Products - Kanpur.	100	Detergent Cake and Powder.	-do-			-do-	-do-	-

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			Liquid Detergent, Utensil Cleaning Powder.						
	Bakery & Namkeen Products.	378	Biscuit, Cake, Pizza, Burger, Pav, Rolls, Aalu Bhujia, Cereal Bakery based products.	-do-			-do-	-do-	-
	Cold Storage – Kanpur.	125	Cold Storage	-do-			-do-	-do-	Under CGFTS & CLCSS the banks are not responding promptly.
	Corrugated Paper & Conversion Products – Kanpur.	45	Paper & Corrugated Boxes.	-do-			-do-	-do-	-do-
	Cotton Hosiery Cluster – Kanpur.	500	Underwear & Baniyan	-do-			-do-	-do-	Uniform Application Form and simplification of procedures for obtaining credit from Nationalised Bank.
	Readymade Garment Cluster – Kanpur	1200	Menswear, Women-wear & Kids wear.	-do-			-do-	-do-	-do-
	MSME-DI, Muzzafarpur								
	Makhana Cluster Darbhanga	160	Makhana & allied Products (Kheer, Makhana Snacks, Pallets	1. CBI Keuti Runway, Branch 2. Gramin Bank, Raiyam Branch 3.			Central Bank of India	Till time no finance is available for cluster.	Cluster Actor should be tagged with SIDBI /Lead Bank/ Other

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				Oriental Bank of Commerce, Darbhanga (SPV Account maintained here)					Financial Institutions for finances right from micro finance to CFC finance.
MSME-DI, Nagpur									
	Readymade Garment Cluster, Nagpur	500	Shirts, Trousers, Blazers.	Punjab National Bank & Other Cooperative Banks			Bank of India	Yes	Nil
	Garment Cluster, Amravati	105	Kids Frock	SBI			Central Bank of India	Yes	Nil
	Fly Ash Cluster, Chandrapur	42	Fly Ash Bricks, Roofing Tiles, Wall Roof, Cement Paint, AACE Products, etc.	SBI			Bank of India	Yes	SIDBI Should initiate CLCSS Scheme for the Cluster Units.
	Rice Mill Cluster, Chandrapur	250	Rice	SBI			Bank of India	Yes	Nil
	Bamboo Cluster, Gadchiroli	25existing Proposed 15	Bamboo Article	SBI			Bank of India	Yes	Nil
	Bamboo Cluster, Chandrapur	27	Bamboo matt, Article	SBI			Bank of India	Yes	Nil
	Oil Mill Cluster, Amravati	170	Crude Edible Oil	SBI			Central Bank of India	Yes	Nil
	Fly Ash Cluster, Chandrapur	42 (existing)	Roofing Tiles, Wall Roof, Cement Paint, AACE Products, etc.	SBI			Bank of India	Yes	SIDBI Should initiate CLCSS Scheme for the Cluster Units.

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		50 (proposed)							
	Rice Mill Cluster, Chandrapur	250	Rice	SBI			Bank of India	Yes	Nil
	Bamboo Cluster, Chandrapur	34	Bamboo Mat Article	SBI			Bank of India	Yes	Nil
	Bamboo Cluster, Gadchiroli	25	Bamboo Article	SBI			Bank of India	Yes	Nil
	Rice Mill Cluster, Gadchiroli	100	Rice	SBI			Bank of India	Yes	Nil
	Brass Cluster, Bhandara	80	Brass Utensils	Bank of India			Bank of India	Yes	Nil
	Rice Mill Cluster Bhandara	150	Rice	Bank of India			Bank of India	Yes	Nil
	Rice Mill Cluster, Gondia	200	Rice	SBI			Bank of India	Yes	Nil
	Oil Mill Cluster, Akola	55	Crude Edible Oil	SBI			Central Bank of India	Yes	Nil
	Dal Mill Cluster, Akola	110	Dal (Pulses)	SBI			Central Bank of India	Yes	Nil
	Lime Cluster, Yavatmal	71	Lime	Central Bank of India			Central Bank of India	Yes	Nil
MSME-DI, New Delhi									
	Non-Leather Footwear Cluster, Udyog Nagar, Peeragarhi	350	Non Leather Footwear	SBI, Main Road, Peeragarhi. Bank of India Peeragarhi				Sufficient	SME Branche may be increased. Banks hesitate to sanction loan under CGTMSE Schemes.

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Printing And Packaging Cluster Naraina Industrial Area	450	Printing & Pacakaging	PNB, Ph-I Naraina SBBJ, Ph-I, Naraina Canara Bank Naraina BoB, Ph-I Naraina Janta Cooperation Bank Naraina P &SB, Kirti Nagar Syndicate Bank, Mayapuri BoI, Mayapuri P &SB, Mayapuri PNB Mayapuri			SBI	Sufficient	Only S. Name Name Co. Branch in the (Reduc SME Branches may be increased. Banks hesitate to sanction loan under CGTMSE Schemes.
Readymade Garment & Home Furnishing Cluster NOIDA	75	Readymade garment & Home Furnishing like curtain, table cloth, bed sheets	SBI, NOIDA Allahabad Bank, NOIDA			Allahabad Bank, NOIDA	Sufficient	-
Light Engg. Industries Cluster, Faridabad (Light Engineering Items Sector-24, Faridabad)	Approx . 100	Light Engineering Items	Syndicate Bank Neelam Bata Road, NIT , PNB, NIT, BoB, NIT, Union Bank, NIT, Allahabad Bank, NIT, HDFC, ICICI, NIT, SIDBI, NIT			Syndicate Bank Neelam Bata Road,	Sufficient	-
Orkha Garment & Textile Cluster, Readymade Garments OGIC Orkha	250 Now shifted to INCR region	Readymade Garments	Canara Bank Orkha SBI Orkha Bank of India Orkha Central Bank of India, Orkha			Canara Bank Orkha	Sufficient	5

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	New Delhi-20	namely Noida Faridabad Gurgaon etc		United Bank of India Okhla					
	Swan Park, Delhi	About 50	Khes, Durri, Curtain Cloth, Woolen Cloth, Furnishing & Bed Sheets	Delhi State Co-operative Bank			NA	Yes	Hand holding of the weavers are required
	Plastics Cluster, NOIDA	200	Plastics Items	SBI, Canara Bank, Union Bank, Oriental Bank of Commerce			Syndicate Bank	Sufficient	All units are scattered in different industrial areas of the district
	Bharat Nagar, Delhi	15-20	Bed Covers, jacquard Pique, Table Cover, Mat & Cushion Cover, Throw, Duree	Bank of Baroda			SBI	Sufficient	-
	Khajoori Khas, Delhi.	Nil	Furnishings & Duree	Nil			Nil	Nil	No cluster found during visit at Khajoori Khas Delhi. Only traders are there.
0	Nand Nagar, Delhi	150	Bed Sheet	SBI, Bank of India			SBI	Yes smooth	All are at intermediate level and are domestically running from houses.
1	Sunder Nagar, Delhi		Chhoti Duree, slipcheck	Punjab National Bank, HDFC, Central Bank, Canara Bank					
2	Nangloi, Delhi	Nil	Furnishings	Nil			Nil	Nil	Only trading shops are available.

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MSME-DI, Ranchi								
Chirkunda Refractory Cluster	102 Nos.	IS 6, IS 8, High Alumina Ref., AP Bricks castable, etc	SBI, BOI, Allahabad Bank			BOI	Sufficient	-
Mini Cement Plant, Ramgarh	42 Nos.	Portland Slag Cement	SBI, BOI, Allahabad Bank, PNB, Bank of Baroda, Syndicate Bank			SBI	Sufficient	-
Black smith/hand forging cluster, Bhendra Dist Bokaro	143 nos. (all micro)	i. hand tools such as chisels, hammers etc. ii. black smithy tools iii. carpentry tools iv. agriculture hand ware v. lethal weapons like knives, spears, sword etc. vi. tea garden implements, shovels, fork grass cutters finishing tools rat catcher etc	BOI Bhendra			BOI	Sufficient	Nil
Brass & bronze utensils cluster Bishnugarh Dist Hazaribagh	55 units	Brass & bronze metal utensils (thali, karhai, katori, lota, glass, tumbler	SBI, BOI, etc			BOI	Sufficient	Nil
Brass & bronze	150	Brass & bronze	SBI			BOI	Sufficient	Nil

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	utensils cluster Jhariagarh, Dist Khunti	units	metal utensils						
	Ranchi, Ramgarh refractory cluster	56 units	Refractories	All nationalized banks			BOI	Sufficient	Nil
	MSME-DI, Solan								
	Iron & Steel Cluster, Damtal, Distt. Kangra	40	Steel Wire, GI wire, Wire Netting, HC wire, etc.	Punjab National bank, SBI, Himachal Pradesh Financial Corporation			Punjab National Bank	Yes	-
	Stone Crushing Cluster, Damtal, Distt. Kangra	15 Appx.	Stone Grit	Punjab National bank, SBI, Himachal Pradesh Financial Corporation			Punjab National Bank	Yes	--
	Pharmaceutical Cluster, Baddi, Distt. Solan	195 Appx.	Tablets, Capsules, Liquids, Ointments, Dry Syrup etc.	Punjab National Bank, SBI, Uco Bank, SBOP, Vijaya Bank, Union Bank of India, SIDBI, IDBI, Yes Bank			Uco Bank	Yes	--
	Multi product cluster, Baddi (Under Innovative cluster)	75 Appx.	Pharmaceutical Products, Corrugated Boxes, Auto Parts, forgings etc.	Punjab National Bank, SBI, Uco Bank, SBOP, Vijaya Bank, Union Bank of India, SIDBI, IDBI, Yes Bank			Uco Bank	Yes	-
	Wooden Furniture cluster, Hamirpur	21	Wooden Furniture, Doors,	Punjab National Bank, SBI, Uco			Punjab National Bank	Yes	--

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		Windows frame etc.	Bank, SBOP, Vijaya Bank, Central Bank of India, Canara Bank, Syndicate Bank					
Steel Furniture Cluster, Mandi	30 Appx.	Steel chairs, Tables, Bed, Almirah etc.	Punjab National Bank, SBI, Uco Bank, Indian Bank, Bank of India, Canara Bank, Himachal Gramin Bank, State Cooperative Bank, IDBI, HDFC			Punjab National Bank	Yes	--
Handloom Cluster, Kullu	450 Appx.	Kullu Shawl, cap, Jacket, Muffler etc.	Punjab National Bank, SBI, Uco Bank, J&K Bank, Kangra Cooperative Bank, Gramin Bank, HDFC, SBOP, Canara Bank, Bank of India, NABARD			Punjab National Bank	Yes	--
Handloom Cluster Kinnaur	50 Appx.	Kinnauri Shawl, Coat Patti, Pattu etc.	Punjab National Bank, SBI, Uco Bank, SBOP, State Cooperative Bank, Himachal Gramin Bank,			Punjab National Bank	Yes	--
MSME-DI, Thrissur								
Rice Mill Cluster,	110	Rice, Bran edible	State bank of	736	736	Union Bank of	Sufficient	

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	Kalady, Ernakulam (Kochi)	Units	oil, & Rice products	Travancore, Union Bank, SBI etc.			India		
	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	
	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	
	Rubber Products, Ernakulam	75	Rubber Products	Union bank, Punjab national bank, SBI/SBT etc.	736	736	Union bank of India	Do	
	Powerloom, Ernakulam	No info available	Powerloom	Union bank, Punjab national bank, SBI/SBT etc.	736	736	Union bank of India	Do	
	Sea Food Processing, Kochi	45	Sea Food Processing	Union bank, Punjab national bank, SBI/SBT etc.	736	736	Union bank of India	Do	
	Powerloom, Kannur	No info available	Powerloom	Syndicate bank, canara bank, SBT/SBI	292	292	Syndicate Bank	Do	
	Coir & Coir Products, Kollam	6000 micro spinning units	Coir & Coir Products	Indian Bank, SBT SBI	286	286	Indian Bank	Do	
	Rubber Products, Kottayam	500	Rubber Products	State Bank of Travancore /Canara bank etc.	371	371	SBT	Do	

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Gold Ornaments Industry Cluster, Thrissur	2500	Gold ornaments	SBT. Canara Bank etc.	540	540	Canara Bank	Do	
Agricultural Implements Cluster Kulappully (Near Shoranur)/ Shornaur	26	Agricultural implements/Farm Equipments	SBT	323	323	Canara bank	Do	
Plastic industries cluster, Aluva Ernakulam	108	Plastic House Hold components	Federal Bank/SBT	736	736	Union Bank	Do	
Plywood Manufacturing Cluster, Perumbavoor Ernakulam	85	Ply wood	SBT	736	736	Union Bank	Do	
Terra Tile Cluster, Thrissur	50	Tiles	SBT	540	540	Canara Bank	Do	
General Engineering Cluster Pathanamthitt	30	Lathe work rolling shutters gate and grills arden equipments etc,	SBT	313	313	SBT	Do	
Food Processing Cluster Pathanamthitta	No info available	Spices Fruit processors and confectionary	SBI/SBT Canara bank	313	313	SBT	Do	
Garments Cluster Alappuzha	No info available	Readymade garments Baba Suits Shirts etc	Bank Of India/ SBI/SBT/IOB	293	293	SBT	Do	
Soft Toy Cluster Kottayam	32	Soft Toys	Canara Bank	371	371	SBT	Do	
General Engineering Cluster	1800	General Machining &	Canara Bank/SBT Union Bank	736	736	Union Bank of India	Do	

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	Ernakulam		Fabrication of tanks Auto Repairs and Job work						
10.	Rubber Cluster Ernakulam	No info available	Tread rubber Rubber Mixing mill	SBT/Union Bank Punjab National Bank	736	736	Union Bank of India	Do	
11.	Wood Cluster Cluster Malappuram	250	Rubber wood furniture	SBI/Canara bank/ IOB	129	129	Canara Bank	Do	
12.	General Engineering Cluster, Vadakara Kozhikode	58	General Engineering fabrication Work	SBT/SBI Punjab National Bank	330	330	Canara Bank	Do	
13.	Wood Furniture Cluster Kannur	1060	Wooden Furniture	Bank of India SBT/Syndicate Bank	292	292	Syndicate Bank	Do	
14.	General Engineering Cluster, Kanpur	100	Gate grills shutters	Punjab National Bank/SBT	292	292	Syndicate Bank	Do	
15.	Light Engineering Perinjaniam /Thrissur	750	Steel furniture fabricated metal products, wheel barrows	SBT/SOUTH INDIAN BANK	540	540	Canara Bank	Do	
16.	Natural Diamond Cluster, Mundur /Thrissur	No info available	Diamond Polishing and cutting	Canara Bank/SBT/ SBI	540	540	Canara Bank	Do	
17.	Rice Milling Cluster, Palakkad	No info available	SBT	SBT/Canara bank	323	323	Canara Bank	Do	

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Note Book Kunnankulam	170	Note Book and Register	Canara bank/Bank of India	540	540	Canara Bank	Do	
Dies & Moulds Thrissur	50	Dies and Moulds	SBT/SBI/Bank of India	540	540	Canara Bank	Do	
Tuna Fish Processing cluster Lakshadweep	108	Dry finish, Tuna pickle products	Syndicate Bank	10	10	Syndicate Bank	Do	
Powerloom, Malappuram	16	Powerloom	Canara Bank /SBT	129	129	Canara Bank	Do	
MSME-DI, Bangalore								
Readymade Garments Cluster- (Bangalore)	26	Readymade Garments	Canara Bank, Corporation Bank, State Bank of Hyderabad			Canara Bank	sufficient	i. Cluster Specific targets are to be fixed to Banks ii. Financial adoption of identified cluster by PSBs iii. Banks must cover loans under CGFT scheme iv. VC for innovation Cluster may be considered
Granite Cutting & Polishing (Bangalore)	150	Granite Cutting & Polishing	SBI, Canara Bank, Corporation bank,			Canara Bank	sufficient	
Gold Ornament Cluster (Mangalore)	23	Gold Ornaments	Syndicate Bank,			Syndicate Bank	sufficient	
Packaging Industry Cluster (Mysore)	25	Packaging Industry	SBI, State Bank of Mysore, Canara Bank, Syndicate Bank,			State Bank of Mysore	sufficient	
Electronics Services, Design and Mfg Bangalore	15	Electronic Products	SBI, State Bank of Mysore, Canara Bank, Syndicate Bank			Canara Bank	sufficient	
Printing Press	110	Printing Presses	Canara Bank			Canara Bank	sufficient	

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	Cluster, Bangalore								
	Lacquer and wood toy cluster, Channapatna	-	Lacquer and wood toys	SBI, Canara Bank, Corporation bank,			Corporation Bank	sufficient	- do -
	MSME-DI, Karnal								
	Paints & Chemical Cluster, Karnal	42	Enamel Paints, varnish, distemper	PNB, SBI, Canara bank			PNB	Yes	1. At time of preparation of DPR, commitment from concerned bank for providing loan facilities towards purchasing of new machine by MSEs, required may be taken. 2. After approval of DPR, necessary instructions from DC(MSME) office may be issued to the concerned bank of cluster for providing loan financial assistance required by the MSEs units. 3. Working capital if required may also
	Pharmaceutical Cluster, Karnal	55	Pharmaceutical formulations	-do-			-do-	Yes	
	Print & Packaging Cluster, Karnal	36	Corrugated boxes, printer	-do-			-do-	Yes	
	Agriculture Implements Cluster, Karnal	72	Cultivators, disc harrows, land levelers, tractor trailers, threshers	-do-			-do-	Yes	
	Rice Mill Cluster, Karnal	50	Rice Milling	-do-			-do-	Yes	
	Print & Packaging Cluster, Rai (Sonepat)	75	Corrugated boxes, printer	PNB, HDFC, SBI			-do-	Yes	
	Ambala Scientific Instruments Manufacturer Cluster, Ambala	250	Educational and laboratory equipments	HDFC, Axis, SBI			-do-	Yes	
	Electrical Appliances Cluster, Ambala	60	Mixies, grinders, juicers and electrical appliances	Corporation Bank, Bank of Baroda, SBI			-do-	Yes	
	Auto Parts Cluster,	400	Fabricated,	SBI, PNB			Syndicate bank	Yes	

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Pataudi Road, Daultabad, Gurgaon		forged, and rubber auto parts						be enhanced by the concerned bank to the MSEs of the cluster which have been selected for setting up of CFC
Leather Products Cluster, Manesar (Gurgaon)	65	Leather products	SBI, PNB			Syndicate bank	Yes	
Readymade Garment Cluster, Gurgaon	200	Readymade Garments	PNB			Syndicate bank	Yes	
Handloom Cluster, Panipat	450	Home furnishing items	PNB, SBI			PNB	Yes	
Carpet Cluster, Panipat	130	Handmade and Machine made carpets, bath made, floor made	J&K, SIDBI			-do-	Yes	
Dyeing cluster, Panipat	300	Dyeing work	PNB, SIDBI			-do-	Yes	
Powerloom Cluster, Panipat	30	Powerlooms	PNB, SBI			-do-	yes	
Foundry Cluster, Samalkha (Panipat)	35	castings	PNB, SBI			-do-	yes	
Plywood cluster, Yamunanagar	225	Block board, flush door, plywood	PNB, SBI			-do-	Yes	
Aluminum utensils, cluster, Yamunanagar	100	Utensils made of aluminum and stainless steel	-do-			-do-	Yes	
Panchkula Auto /tractor parts Cluster, Panchkula	50	Auto/tractor parts	Allahabad bank, SBI, Canara Bank			-do-	Yes	
Auto components	125	Auto components	SBI, PNB			Syndicate Bank	Yes	

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	Cluster, Faridabad								
1	Engineering Cluster, Faridabad	65	Engineering goods	-do-			-do-	Yes	
2	Rice Mill Cluster, Kaithal	60	Rice Mill	Canara Bank, PNB			-do-	Yes	
3	Rice Mill Cluster, Kurukshetra	30	Rice Mill	Canara Bank, PNB			-do-	Yes	
4	Footwear Cluster, Bahadurgarh	200	Footwear	PNB, SBI			-do-	Yes	
	MSME-DI, Ludhiana								
	Auto Parts Cluster, Ludhiana	400	Auto Parts-springs, nut & bolts, washers etc.	All commercial banks/SIDBI/IDBI			Punjab & Sindh Bank	Yes	
	Builders Hardware Cluster, Ludhiana	100	Hinges, Tower bolts, door handles, hooks	do			do	do	
	Bicycle Cluster, Ludhiana	3000	Cycle & Parts	do			do	do	
	Fasteners Cluster, Ludhiana	600	Fasteners-Nut & Bolts	do			do	do	
	Hand Tools Cluster, Ludhiana	40	Handtools	do			do	do	
	Knitted Outerwear, Ludhiana	800	T-shirt, Tops, Kids wear, Shawls	do			do	do	
	Machine Tools Cluster, Ludhiana	25	Milling m/c, Shaper, Planner, lathe, vice	do			do	do	
	Oil Expeller Cluster, Ludhiana	150	Oil expeller & parts	do			do	do	
	Printer Cluster,	576	Books,	do			do	do	

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	Ludhiana		Stationery, Magazines, Calendars						
	Sewing machine Cluster, Ludhiana	600	Sewing Machine & Parts	do			do	do	
	Tractor parts Cluster, Ludhiana	200	Tractor Parts	do			do	do	
	Wire manufacturing Cluster, Ludhiana	215	Wire diff. specifications	do			do	do	
	Steel Re-rolling Cluster, Mandi Gobindgarh	273	M.S Bar/ Round/Square/ TMT Rod, Angle	do			State Bank of Patiala	do	
	Bathroom Fittings Cluster, Mohali	95	Bib cocks/pillar cocks/waste pipes etc.	do			Punjab National Bank	do	
	MSME-DI, Hubli								
	Belgaum Foundry Cluster	100	Foundry Products	All Nationalised and Scheduled Banks			Syndicate Bank	Sufficient	
	Auto Cluster, Hubli-Dharwad	32	Auto Components	All Nationalised and Scheduled Banks			Vijaya Bank	Sufficient	
	Ready Made Garments Cluster, Hubli	139	Garments	All Nationalised and Scheduled Banks			Vijaya Bank	Sufficient	
	Food Cluster, Gulbarga	30	Processed Food	All Nationalised and Scheduled Banks			SBI	Sufficient	
	MSME-DI, Mumbai								
	Raisin making cluster, Miraj- Sangli	138	Raisin Processing (Raisin)	SBI, Branch Miraj and SIDBI,			Bank of India	Sufficient	SBI, Miraj, Sangli has sanctioned

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				Kolhapur.					Rs.70 lacs to SPV of the Cluster.
	Readymade Garments Cluster, Vita, Sangli. Name of the SPV- M/s. Lucky Lark Integrated Textile and Garment Hi-Tech Cluster Welfare.	50	Readymade Garment	SBI, Branch Vita.			Bank of India	Sufficient	In principle approval has been obtained from SBI for SPV borrowings.
	Mango Processing Cluster, Ratnagiri	90	Mango Processing (Mango Pulp and Mango Poli)	Bank of India, Ratnagiri and Bank of Maharashtra.			Bank of India	Sufficient	39 SPV members In principle approval has been obtained for Rs. crore from Bank of Maharashtra and Bank of India.
	Auto Component Cluster, Aurangabad	892 Nos.	Auto Components	Bank of Maharashtra, SBI, Bank of India, State Bank of Hyderabad and SIDBI, Aurangabad.			Bank of Maharashtra	Sufficient	22 SPV members Principally agreed by SBI to make credit available upto 4 crores to SPV.
	Silver Ornament Cluster, Hupri, Dist. Kolhapur	1700 Nos.	Silver Ornaments	Bank of India, Bank of Maharashtra.			Bank of India	Sufficient	SPV members have approached Bank of India, Hupri and assured 2 crore for CFC and ID Project.
	Auto and Engineering Cluster,	150 Nos.	Electrical OEMs and Auto OEMs	Bank of India, SBI, Central Bank of			Central Bank of India	Sufficient	SPV members have approached

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Ahmednagar		job work.	India					Bank of Baroda and In principle approval has been obtained for Rs.3.5 crore.
Printing Cluster, Aurangabad	30	Sheet Feed Printing 4 colour, Web Offset, CTP, DTP, Perfect Binding Automatic	State Bank of Hyderabad, SBI, DCB, Bank of Maharashtra.			Bank of Maharashtra	Sufficient	SPV members having account with SBI Industrial Branch.
Textile Cluster (Readymade Garment, Fabric Processing) Ichalkaranji, Dist. Kolhapur	69	Fabric Processing and Readymade Garment	Kallappa Anna Awade, Janta Sahakari Ichalkaranji Bank, Bank of India			Bank of India	Sufficient	SPV members have approached Bank of India, Ichalkaranji. In principle approval has been obtained from Bank of India.
Toy Cluster, Western Suburb, Mumbai	41	Plastic Toys, Electronic Toys, Games, Mechanical Toys, Candy Toys, Block Toys.	SIDBI, Mumbai, Bank of India, SBI			SBI	Sufficient	SPV members have approached Bank of India and Bank of Baroda, Mumbai.
General Engineering and Allied Industries Cluster, Bhosari, MIDC, Pune.	510	Auto Components, General Engineering Industrial Fabrication	Canara Bank, Bank of Maharashtra, Central Bank of India, SBI, Bank of India.			Bank of Maharashtra	Sufficient	33 SPV members have approached Canara Bank and have obtained in principle approval.
MSME-DI, Patna								
Brass and German	500	Brass, Bronze	Canara Bank			Punjab National	Yes	Due to intervention

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	Silver Utensils, Pareb, Patna	Micro Units	and German Silver Utensils like Thali, Karahi, Parat, Lota etc.				Bank		by MoMSME under MSE-CDP some product diversification has taken place and also productivity of individual units have increased, so more working Capital is required.
	Leather Footwear, Patnacity, Patna	500 Micro units	Chappals, Shoes and nagra	Punjab National Bank, SBI, Allahabad bank, Bank of baroda, Canara Bank			Punjab National Bank	Yes	PNB has taken responsibility to provide credit facility to all units. So far 225 units provided credit facility. Other banks should also take initiative action to facilitate Credit Facility
	GLS Lamp & Bulb, Patnacity, Patna	70 Micro units	GLS Lamp and Auto Bulb	--Do--			--Do--	yes	So far bank has not taken any initiative action to facilitate credit facility
	Gun Manufacturing Industry, Munger	35 Micro Units	Single and Double Barrel Gun	SBI, Central Bank of India			Central Bank of India	No	
	MSME-DI, Raipur								
	Rice Flakes (Poha), Bhatapara, Raipur	62	Rice Flakes (Poha)	SBI, Union Bank, Dena Bank, PNB, Central Bank, Bank			Dena Bank	Yes	All Bank Extending adequate financial

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			of India, Oriental Bank, IDBI, HDFC					assistance to cluster units
MSME-DI, Kolkata								
Re-rolling Mill, Howrah	255 (175 MSEs, 80 Medium)	Steel Pipe & Tube Sections: Steel Sections	Almost all leading PSU and Private sector banks are available within the cluster area. (For e.g, UCO, SBI, BOB, OBC, PNB, Allahabad, BO Rajasthan, South Indian Bank, HDFC, ICICI etc.)			UCO Bank, Dist. - Howrah West Bengal	Yes, Sufficient	-
Leather Goods Cluster, Santiniketan	87	Santiniketan Leather Goods	United Commercial Bank				Inadequate	1. Should increase C.C. limit periodically 2. Encourage new units 3. Reduce interest rate for Micro & Small units 4. Should reduce rate in CGTMSE finance.
Surgical Instrument Cluster, Baruipur, 24 Pgs.(S), W.B.	200	Surgical Instrument	S.B.I., P.N.B., C.B.I., U.B.I.			U.B.I.	Not sufficient	Cluster units / stakeholder require credit facilities for improvement of cluster.

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	Lead Acid Storage Battery, Siliguri, W.B.	72	Automotive Battery, Inverter Battery, UPS Tubular Battery & Battery plate	C.B.I., S.B.I., Syndicate Bank, Axis Bank, Uttar Banga Khetrio Gramin Bank			C.B.I.	Yes, sufficient for cluster	Bank is insisting security, mortgage for providing loan to the cluster stakeholder.
	Gauge & Bandage Basirhat, 24 Pgs.(N) W.B.	130	Gauge & Bandage	Bank of India, SBI, UBI, PNB			Allahbad Bank	Not sufficient	Cluster units / stakeholder require credit facilities for improvement of cluster
	Bamboo Craft Cluster, Baduria, 24 Pgs.(N)	110	Decorative Bamboo & diversified product	Bank of India, SBI			Allahbad Bank	Not	
	Mat Cluster, Basirhat, 24 Pgs.(N)	100	Diversified Mat Product	UBI			Allahbad Bank	Not	
MSME-DI, Jammu									
	Cricket Bats manufacturing cluster, Anantnag (J&K)	210	Cricket Bats	J&K Bank, Bijbehara, District Anantnag Punjab National Bank, Bijbehara District Anantnag	1 no 1 no	1no 1 no	J&K Bank	Although banks are providing credit yet the cluster association has expressed insufficiency due to long delay in providing credit by the banks	-Due to long delay in providing credit cluster association has suggested to form credit committees by the bank which should include representative cluster association -credit prerequisite & time involve should be prescribed by banks- Bank should organize awareness

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								programmes for cluster
Wooden Furniture cluster, Bagh-e- Mardaan, Srinagar	28	Wooden furniture & wooden joinery items	-J&K Bank, Bagh-e- mardaan, Srinagar -Punjab National Bank, Bagh-e- mardaan, Srinagar -SBI, Bagh-e- mardaan, Srinagar	5 nos 1no 1no	All banks	J&K Bank	Reported yet not availed	-Association has reported that bank branches normally hesitate to follow latest instructions issued by their corporate office either due to communication gap or lack in sufficient information hence suggested to improve
MSME-DI, Jaipur								
Gem Cutting & Polishing Cluster, Jaipur	25,000	Cutting, Polishing & carving	CBI, SBBJ, SBI, ICICI, PNB, BOB, Oriental, UCO, SIDBI			UCO Bank	Sufficient	
Cast Iron Foundry Cluster, Jaipur	110.	C.I. D. joints, Automobile components, Grinding media balls, Agricultural implements	CBI, SBBJ, SBI, ICICI, PNB, BOB, Oriental, UCO, SIDBI			UCO Bank	Sufficient	
Readymade garment cluster, Jaipur	200.	Ladies wear, Made-ups, Kids wear etc.	CBI, SBBJ, SBI, ICICI, PNB, BOB, Oriental, UCO, SIDBI			UCO Bank	Sufficient	
Rolling Mill & Induction Furnace	50.	Rolled steel, angles, flat,	CBI, SBBJ, SBI, ICICI, PNB, BOB,			UCO Bank	Sufficient	

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	Cluster, Jaipur		sections, TOR steels	Oriental, UCO, SIDBI					
	Bearing & Bearing Components Cluster, Jaipur	110	Different type of Bearing & bearing components	CBI, SBBJ, SBI, ICICI, PNB, BOB, Oriental, UCO, SIDBI			UCO Bank	Sufficient	
	Cluster on HDPE & PVC Pipes & Fittings, Jaipur	155	HDPE pipe & fittings	CBI, SBBJ, SBI, ICICI, PNB, BOB, Oriental, UCO, SIDBI			UCO Bank	Sufficient	1. Rate of interest for cluster unit to be subsidized 2. Limit CLCS scheme is enhance upto crore individual units
	Packing Material (Corrugated Box) Cluster, Jaipur	100	Corrugated Boxes	CBI, SBBJ, SBI, ICICI, PNB, BOB, Oriental, UCO, SIDBI			UCO Bank	Sufficient	
	Aari-Tari Cluster, Nayala, Jaipur	260	Aari-Tari, Zardauzi work	SBBJ Kanota			UCO Bank	Bank far away 10 km	satisfactory
	Auto Component Cluster, Alwar,	150	Auto Components	SIDBI			Punjab National Bank	Sufficient	SPV should possess land their name
	Brass Ware Carving Cluster, Balahedi, Dausa	150-200 artisans	Brass Handicraft	BOB belahadi			UCO Bank	sufficient	to enhance artis credit limit
	Dyeing and Printing Cluster, Akola, Chittorgarh	80-100 artisans	Fetia, Chundari, Saree, Bed sheets and Bed Covers	SBBJ			Bank of Baroda	disbursement still pending 25,000	Through artis credit card
	Forest Product	about	Honey, Gum and	SBBJ Gramin			Central Bank of	To create	trough G

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	Cluster, Baran	400 artisans	Bamboo Products	Hadoti Bank			India	awareness & Trust building with banker	schemes
	Forest Product Cluster, Talchappar, Churu	100 artisans	Forest Products	BOB Talchappar			Bank of Baroda	sufficient	Artisans card issued
	Galeecha Cluster, Thanagazi, Alwar		Carpets				Punjab National Bank		
	Gota Loom Cluster, Ajmer		Gota Lace				Bank of Baroda		
	Handblock Printing Cluster, Bagru	200 unit	Hand block Printing	SBI, UCO, BOB			UCO Bank	sufficient	Need working Capital, artisans credit card
	Handloom Cluster, Dariba, Churu	70-80 artisans	Chas, Towels, Gamchhe, Bed covers, Dress Material, Blankets & Woollen Shawls				Bank of Baroda	sufficient	Being defaulter. Bankers are not interested
	Handloom Cluster, Rajpura-Patalwas, Jaipur	260	Handloom Products Garments	BOI Bankkho			UCO Bank	Bank far away 10 km	not satisfied with Banks attitude
	Honey Cluster, Bharatpur	20-25 SSI	Honey	CBI, SBBJ, SBI, ICICI, PNB, BOB, Oriental			Punjab National Bank	sufficient	Trust building with Banker and target is assigned to Bankers
	Jaisalmer Stones Cluster, Jaisalmer		Stone Carving				SSBJ		
	Kanch Kashida Cluster, Dhanau, Barmer		Kanch Kashida work				SBBJ		

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2	Kashidakari Cluster, Poogal-Aduri, Bikaner		Kashidakari work (Embroidery)				SBBJ		
3	Kashidakari Cluster, Shiv, Barmer		Kashidakari work.				SBBJ		
4	Kashtha Kala Cluster, Bassi, Chittorgarh		Kawad and Wooden Products.				Bank of Baroda		
5	Kota Doria Saree Cluster, Kaithoon, Kota	1300-1400 artisans	Kota Doria Saree & Dress Material	CBI Kota Central Cooperative Bank			Central Bank of India	Central Bank	NPA account artisans credit card only
6	Lac Cluster, Jaipur		Lac Products.				UCO Bank		
7	Leather Juti Cluster, Bheenmal, Jalore	400-500 families	Leather, Leather Juties and Leather Products	SBBJ, BOM, SBI, PNB, ✓			SBBJ	Sufficient	Artisans credit card
8	Leather Product Cluster, Jodhpur		Juti and Leather Products.				UCO Bank		
9	Leather Tanning and Leather Products Cluster, Bansoor, Alwar		Leather, Leather Juti & Leather Products				Punjab National Bank		
10	Marble Artisan Cluster, Chhitoli, Jaipur	300	Marble Products	SBBJ Virat nagar			UCO Bank	Bank is far way from 10 km	Bank attitude is no good
11	Murtikala Cluster, Gola Ka Bas, Alwar		Marble Statues.				Punjab National Bank		
12	Murtikala Cluster, Talwara, Banswara		Stone Idols				Bank of Baroda		
13	Pottery and Terra	20	Pottery and Terra	SBBJ			SBBJ	Sufficient	Artisans card credi

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	Cotta Cluster, Gogunda-Rishabhdev, Udaipur		Cotta Products						loan
4	Pottery and Terra Cotta Cluster, Ramgarh, Alwar		Pottery & Terra Cotta Products.				Punjab National Bank		
5	Sand Stone Cluster, Pichupada, Dausa		Stone Products				UCO Bank		
6	Stone Art Ware Cluster, Dungarpur		Stone Art Ware Products.				Bank of Baroda		
7	Stone Cluster, Pindwada, Sirohi	16-20	Stone Tiles and Slabs.	SBBJ SBI			SBBJ		
8	Terra Cotta Cluster, Molela, Rajsamand		Terra Cotta Products.				SBBJ		
9	Terra Cotta Cluster, Siyawa, Sirohi	10-20 Artisans	Terra Cotta Products.	SBBJ, SBI			SBBJ		Training cum production centre with some artisans are being benefited
0	Tye and Dye Cluster, Jodhpur		Tye and Dye work				UCO Bank		
1	Gaur Gum Powder and allied products, Jodhpur	60	Gaur Gum powder and its Derivative products	UCO Bank, SBI, BOI, HDFC, BoB			UCo Bank Jodhpur	presently sufficient	
2	Sand Stone, Jodhpur	54	Stone processing	UCO, SBBJ			UCO Bank Jodhpur	insufficient	Stone Park has been developed last five years. 54 Units are working and it is grow up areas and only 2, 3 bank branches are

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								there. so one or two branch should be open.
Wooden and Iron handicrafts	1800	Wooden and Iron Handicrafts	UCO Bank, BOB, SBI, BOI, HDFC			UCO Bank Jodhpur	presently sufficient	
Textile Processing	150	Printing of cloth and Processing	UCO Bank, BOB, SBI, BOI, HDFC			UCO Bank Jodhpur	presently sufficient	
Stainless Steel	100	S S Sheets & Utensils	UCO Bank, BOB, SBI, BOI, HDFC			UCO Bank Jodhpur	presently sufficient	
Agartala								
Bamboo Cluster, Agartala (Kumarghat, District: North Tripura)	21	Bamboo based Products viz. Bamboo Stick Rolled Batti, Incensed Agarbatti etc.	(a) SBI (b) United Bank of India			United Bank of India	Yes	
Bamboo Craft Cluster Baduria, 24 Pgs.(N) W.B.	110	Decorative Bamboo & diversified product	Bank of India, SBI			Allahbad Bank	Not	Cluster units / stake holder require credit facilities for improvement of cluster
Mat Cluster Basirhat, 24 Pgs.(N) W.B.	100	Diversified Mat Product	UBI			Allahbad Bank	Not	Cluster units / stake holder require credit facilities for improvement of cluster