

Handbook of MSME Support Schemes and Policies

2025



Andhra Pradesh MSME Development Corporation



**Decentralised Growth.
Empowered Entrepreneurs.
A New Andhra Rising.**



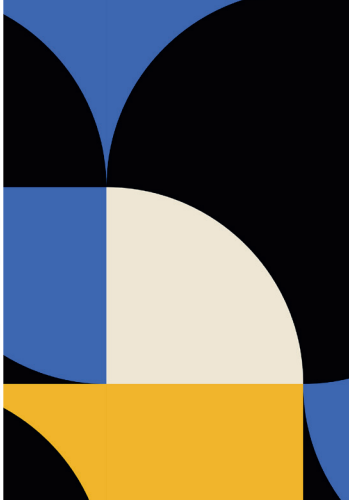
A Landmark Step for Andhra Pradesh:

Honourable Chief Minister *Shri N. Chandrababu Naidu* and Honourable Minister for MSME, SERP, and NRI Empowerment & Relations, *Shri Kondapalli Srinivas*, launch the historic initiative of establishing 175 MSME Parks-one in every Assembly constituency -to ignite entrepreneurship and inclusive industrial growth at the grassroots.



MSMEs – Fueling self-employment, generating jobs, and transforming communities—one enterprise at a time.”

Honourable Minister for MSME, SERP, and NRI Empowerment & Relations, **Shri Kondapalli Srinivas**, addressing the audience on the World MSME Day 2025



A Compendium of MSME Support Schemes and Policies in Andhra Pradesh

This handbook is intended as a ready reckoner for entrepreneurs, policymakers, and ecosystem enablers. It consolidates various central and state-level MSME schemes, demystifies their eligibility and benefits, and provides practical guidance on accessing support. Whether you're launching a new venture or scaling an existing one, this compendium aims to be your first step towards informed decision-making and sustainable growth.

Micro, Small and Medium Enterprises (MSMEs) form the backbone of inclusive and sustainable economic development. In Andhra Pradesh, this sector is undergoing a transformative shift, driven by visionary leadership, data-driven policymaking, and a commitment to grassroots entrepreneurship. As of March 2025, the state is home to over 15.4 lakh registered MSMEs (source: Udyam Portal), with 25% engaged in manufacturing and 75% in services. This dynamic sector not only fuels innovation and job creation but also plays a pivotal role in regional economic balance.

At the heart of this transformation is the Hon'ble Chief Minister's vision of "One Family, One Entrepreneur" by 2030 — a call to action that reimagines every household as a potential centre of enterprise. This visionary goal aims to democratize economic opportunity by nurturing local entrepreneurship, particularly in rural and backward regions, and to position Andhra Pradesh as a beacon of equitable growth, innovation, and investment-readiness.

This Handbook of MSME Support Schemes and Policies for Andhra Pradesh has been curated as a comprehensive, accessible, and actionable reference guide for MSMEs, entrepreneurs, institutions, and stakeholders. It brings together the Government of India and the Government of Andhra Pradesh schemes and policies, offering clarity on eligibility, benefits,

application processes, and implementation agencies. This handbook structures MSME support schemes thematically, providing lifecycle-based guidance.

- Credit & Financial Assistance
- Infrastructure Support
- Technology Upgradation
- Skill Development & Capacity Building
- Procurement & Marketing Support
- Sector-Specific Schemes & Policies
- Key Government Portals & Digital Services

One Family, One Entrepreneur is more than a mission—it's a grassroots revolution. The vision of the Hon'ble Chief Minister calls for building a culture of enterprise in every household, turning livelihood aspirations into real economic engines. Through this movement, Andhra Pradesh charts a future where every citizen is empowered to contribute to a vibrant, inclusive economy.

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Abbreviations Used

Abbreviation	Expanded Form	Abbreviation	Expanded Form
APICF	Andhra Pradesh Industrial Corridor Fund	EPF	Employees Provident Fund
APIIC	Andhra Pradesh Industrial Infrastructure Corporation	EPFO	Employees Provident Fund Organisation
APMEDP	Andhra Pradesh Micro Entrepreneurship Development Programme	ESDP	Entrepreneurship and Skill Development Programme
APMSMEDC	Andhra Pradesh Micro, Small and Medium Enterprises Development Corporation	E-SDPs	Entrepreneurship-cum-Skill Development Programmes
ASPIRE	A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship	ESIC	Employees State Insurance Corporation
ATI	Advanced Training Institute	FCI	Fixed Capital Investment
B2B	Business to Business	FPC	Farmer Producer Company
CAF	Common Application Form	FPOs	Farmer Producer Organisations
CE	Chief Engineer / Capital Expenditure (context-dependent)	G20	Group of Twenty
CFC	Common Facility Centre	GeM	Government e-Marketplace
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	GMDIC	General Manager, District Industries Centre
CoD	Commercial Operations Date	GOI	Government of India
CPSEs	Central Public Sector Enterprises	ID	Infrastructure Development
CPSU	Central Public Sector Undertaking	IPFC	Intellectual Property Facilitation Centre
DCP	Date of Commercial Production	IPR	Intellectual Property Rights
DFOs	Director Finance and Operations	ISO	International Organization for Standardization
DGFTs	Director General of Foreign Trade	KVIB	Khadi and Village Industries Board
DIC	District Industries Centre	KYC	Know Your Customer
EAP	Entrepreneurship Awareness Programme	LBIs	Lead Bank Institutions
EDI	Entrepreneurship Development Institute	LEAN	Lean Manufacturing Competitiveness Scheme
EDP	Entrepreneurship Development Programme	LLP	Limited Liability Partnership
EMD	Earnest Money Deposit	MAT	Minimum Alternate Tax
		MDA	Market Development Assistance
		MDPs	Management Development Programmes
		MFI	Microfinance Institution
		MLIs	Member Lending Institutions
		MoFPI	Ministry of Food Processing Industries

Abbreviations Used

Abbreviation	Expanded Form	Abbreviation	Expanded Form
MoMSME	Ministry of Micro, Small and Medium Enterprises	PMPDS	Pharmaceutical & Medical Devices Promotion and Development Scheme
MSE	Micro and Small Enterprises	PMV	PM Vishwakarma
MSE-CDP	Micro and Small Enterprises - Cluster Development Programme	PSU	Public Sector Undertaking
MSE-SPICE	MSE - Scheme for Promotion and Investment in Circular Economy	PTUAS	Pharmaceutical Technology Upgradation Assistance Scheme
MSME	Micro, Small and Medium Enterprises	R&D	Research and Development
MSME SAMPARK	MSME Sampark Placement Portal	RAMP	Raising and Accelerating MSME Performance
MSMED	Micro, Small and Medium Enterprises Development	RBSM	Reverse Buyer Seller Mee
MUDRA	Micro Units Development and Refinance Agency	REGP	Rural Employment Generation Programme
NBFCS	Non-Banking Financial Companies	RRB	Regional Rural Bank
NDUV	National Database for Unorganised Workers (likely UDYAM-based)	SFC	State Finance Corporation
NE	North East	SFURTI	Scheme of Fund for Regeneration of Traditional Industries
NER	North Eastern Region	SGST	State Goods and Services Tax
NGO	Non-Governmental Organisation	SHGs	Self-Help Groups
NHDP	National Handloom Development Programme	SIDBI	Small Industries Development Bank of India
NIRF	National Institutional Ranking Framework	SMAS	State MSME Approval System
NSIC	National Small Industries Corporation	SPVs	Special Purpose Vehicles
ODOP	One District One Product	SSO	Single Sign-On
ODR	Online Dispute Resolution	TBIs	Technology Business Incubators
ONDC	Open Network for Digital Commerce	TReDs	Trade Receivables Discounting System
PMEGP	Prime Minister Employment Generation Programme	TUF	Technology Upgradation Fund
PMKSY	Pradhan Mantri Kisan Sampada Yojana	UAM	Udyog Aadhaar Memorandum
PMMY	Pradhan Mantri MUDRA Yojana	UAN	Universal Account Number
		UBP	Udyami Bharat Portal
		UDYAM	UDYAM Registration Portal
		UTs	Union Territories
		VDP	Vendor Development Programme
		ZED	Zero Effect Zero Defect



Overview on MSMEs



MSMEs have been rightly recognized as the second engine of India's economic growth, following agriculture, as emphasized in the Union Budget 2025-26. These enterprises are crucial for fostering industrialization, driving innovation, and creating employment opportunities, thus playing a pivotal role in ensuring India's economic stability.

Officially defined by the Government of India, effective from July 1, 2020, MSMEs encompass businesses from both manufacturing and service sectors. The classification relies on two primary composite criteria—investment in plant and machinery or equipment, and annual turnover.

In the Union Budget 2024-25, the Government of India announced significant revisions to the MSME classification criteria. Specifically, the investment limits have been increased by 2.5 times, and turnover limits have been doubled. These changes aim to enable MSMEs to scale operations without losing essential benefits and incentives, thus promoting broader economic growth and employment generation.

Here is a quick overview of the revised MSME criteria as per the Union Budget 2024-25:

Enterprise Category	Previous Investment Limit	Revised Investment Limit	Previous Turnover Limit	Revised Turnover Limit
Micro Enterprise	₹1 crore	₹2.5 crore	₹5 crore	₹10 crore
Small Enterprise	₹10 crore	₹25 crore	₹50 crore	₹100 crore
Medium Enterprise	₹50 crore	₹125 crore	₹250 crore	₹500 crore

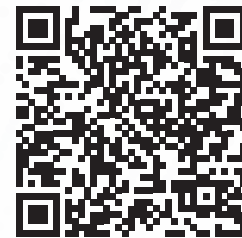


Udyam Registration : Identity for MSMEs

The Udyam Certificate is an essential document for micro, small, and medium enterprises (MSMEs) in India, issued by the Ministry of Micro, Small, and Medium Enterprises (MoMSME). This certificate officially recognizes businesses, enabling them to avail various government benefits, such as access to loans, subsidies, and tax exemptions.

To simplify and streamline the MSME registration process, the Government of India has implemented the 'Udyam Registration' system, replacing the previous Udyog Aadhaar Memorandum (UAM).

Upon completion of the registration process, enterprises receive a permanent registration number and an online certificate. This certificate includes a dynamic QR code through which enterprise details and the associated portal webpage can be easily accessed. This registration is permanent, with no requirement for periodic renewal, and is completely free of cost. Individuals intending to establish a micro, small, or medium enterprise can file their registration online via the Udyam Registration portal, based solely on self-declaration. No document uploads or certificates are required.



Scan QR to go to the Udyam registration website

The screenshot shows the official Udyam Registration portal. The header includes the Ministry of Micro, Small & Medium Enterprises logo and navigation options like Home, NIC Code, Useful Documents, Print/Verify, Update Details, and Login. A main banner features a silhouette of a person climbing a staircase labeled MICRO, SMALL, MEDIUM, and CHAMPIONS, with a hand holding a wheel. Below the banner, there are registration options for new entrepreneurs, migration, and UAM registration. A factsheet table is displayed at the bottom.

Factsheet of MSME (Udyam) Registration Including Udyam Assist Platform (UAP)					
Facts Dated:- 21/06/2025 08:00:3 PM					
Total Registration	Total Classified	Micro	Small	Medium	Total Employment
6,49,95,105	6,49,42,303	6,44,31,228	4,75,502	35,573	28,05,36,130

Visit <https://udyamregistration.gov.in/> - Snippet shown above.

Note: Ensure you access only the official portal. Avoid fraudulent websites impersonating the Udyam portal.

Protection against Delayed Payments

Ensures timely payments and financial stability

Seamless Integration

Facilitates smooth operations across platforms

Lower Interest Rates

Reduces financial burden with favorable rates

Access to Govt Schemes

Opens doors to government support and opportunities

Extended MAT Credit

Offers tax benefits for businesses

Priority Sector Lending

Provides preferential financial support

Benefits of Udyam Registration



भारत सरकार
Government of India
सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय
Ministry of Micro, Small and Medium Enterprises

UDYAM REGISTRATION CERTIFICATE

Our small hands to make you LARGE

TYPE OF ENTERPRISE	MICRO	SERVICES
UDYAM REGISTRATION NUMBER	UDYAM-XX-XX-XXXXXX	
NAME OF ENTERPRISE	SAMPLE FIRM NAME	
OFFICIAL ADDRESS OF ENTERPRISE	Plot/Door-Block No. Sample data Village/Town Sample data Block Sample data Road/Street/Lane Sample data City Sample data State Sample data District Sample data Pin XXXXXX Mobile XXXXXXXX Email: XXX@XXX.com	
DATE OF INCORPORATION/REGISTRATION OF ENTERPRISE	XXXX-XXXX	
DATE OF COMMENCEMENT OF PRODUCTION/BUSINESS	XXXX-XXXX	
NATIONAL INDUSTRY CLASSIFICATION CODE(S)	10a. No 2 Digit No 4 Digit 1 XX - XXXX - Year applicable SIC data 2	
DATE OF UDYAM REGISTRATION	XXXX-XXXX	

Disclaimer: This is computer generated statement, no signature required.
Printed from www.udyamregistration.gov.in

For any assistance, you may contact:
1. DIC Sample
2. MSME-DI Sample

Visit: www.msme.gov.in | www.dicmsme.gov.in | www.champions.gov.in
Follow us: @msmeindia | @msmechampions



Andhra Pradesh MSME & Entrepreneur Development Policy (AP MEDP) 4.0 (2024-2029)

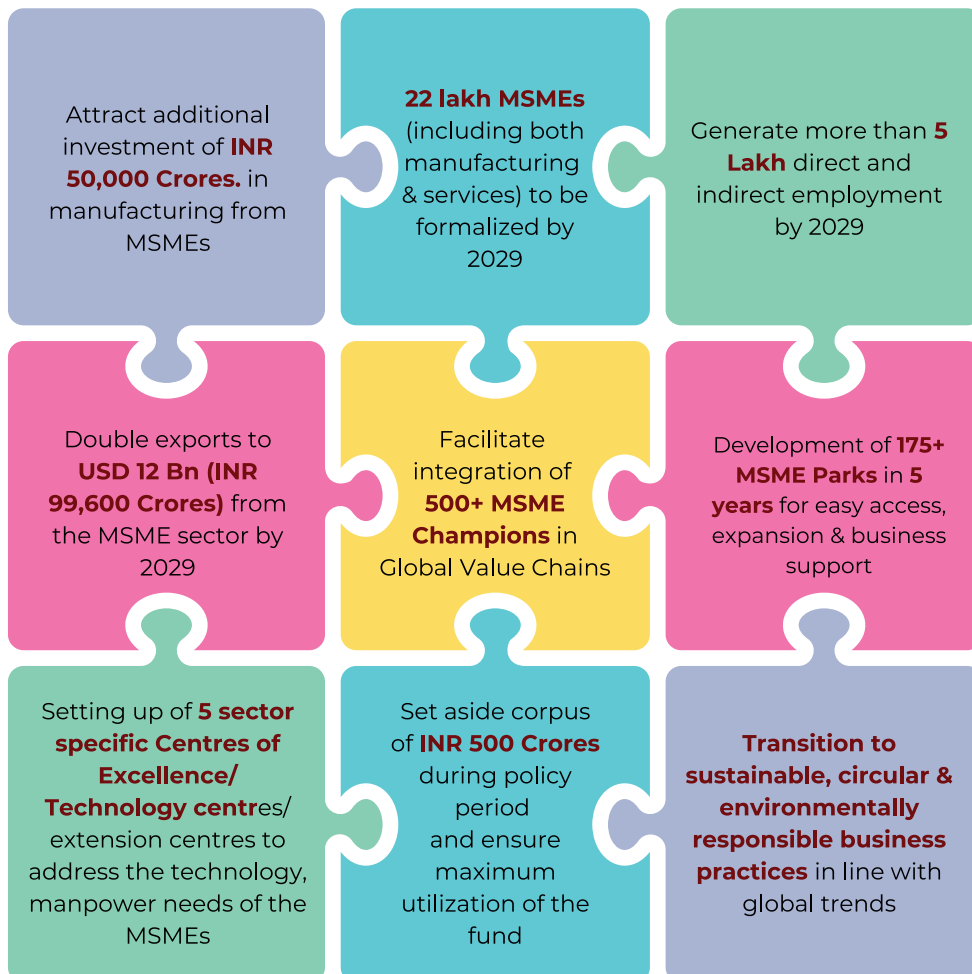
Vision

To spur the growth of MSMEs in the state and transform Andhra Pradesh into a state with “One Family One Entrepreneur” by 2030

Policy Pillars

- MSME Facilitation
- Incubation/ Mentoring
- Unit Level Competitiveness
- Access to Finance
- Sustainability & Circularity
- Import Substitution/ Export Promotion
- Adopting cluster-based approach for infrastructure development
- Building Inclusive and Equitable MSME Ecosystem

Targets of the Policy



Incentives & Concessions for MSMEs under AP MEDP Policy 4.0

To keep the momentum of growth and to encourage holistic development of MSMEs, the State government will provide the following incentives and concessions. The incentives would be applicable for enterprises involved in eligible Manufacturing and Services activity during the policy period

Type of Support		Micro Enterprises		Small Enterprises		Medium Enterprises	
Slab		Slab -I	Slab -II	Slab -I	Slab -II	Slab -I	Slab -II
Investment limit	Category	Upto ₹ 1 Crore	Above ₹ 1 Crore upto ₹ 2.5 Crore	Above ₹ 2.5 Crore upto ₹ 10 Crore	Above ₹ 10 Crore upto ₹ 25 Crore	Above ₹ 25 Crore upto ₹ 50 Crore	Above ₹ 25 Crore upto ₹ 50 Crore
Capital Subsidy	General (Manufacturing activities)	25% of FCI (Cap- ₹ 25 Lakh) on 1 st invoice in 2 years	25% of FCI (Cap- ₹ 50 Lakh) on 1 st invoice in 3 years	25% of FCI (Cap – ₹ 1.5 Crore) on 1 st invoice in 3 years	25% of FCI (Cap – ₹ 5 Crore) on 1 st invoice in 3 years	25% of FCI (Cap – ₹ 7 Crore) on 1 st invoice in 4 years	25% of FCI (Cap – ₹ 10 Crore) on 1 st invoice in 5 years
	Special Category (Manufacturing Activities)	45% of FCI (Cap- ₹ 45 Lakh) on 1 st invoice in 2 years	45% of FCI (Cap- ₹ 1 Crore) on 1 st invoice in 3 years	45% of FCI (Cap- ₹ 4.5 Crore) on 1 st invoice in 3 years	45% of FCI (Cap- ₹ 6 Crore) on 1 st invoice in 4 years	35% of FCI (Cap- ₹ 7 Crore) on 1 st invoice in 4 years	35% of FCI (Cap- ₹ 10 Crore) on 1 st invoice in 5 years
	SC/ST enterprises (Transport Service Activities)	45% of FCI (Cap- ₹ 45 Lakh) on 1 st invoice in 2 years	45% of FCI (Cap- ₹ 75 Lakh) on 1 st invoice in 2 years	45% of FCI (Cap- ₹ 75 Lakh) on 1 st invoice in 2 years	35% of FCI (Cap- ₹ 75 Lakh) on 1 st invoice in 2 years	35% of FCI (Cap- ₹ 75 Lakh) on 1 st invoice in 2 years	Nil
The subsidy is applicable to only new enterprises.							
Technology Upgradation Cost	General (Manufacturing activities)	20% of FCI (Cap- ₹ 20 Lakh) on 1 st invoice in 2 years	20% of FCI (Cap- ₹ 50 Lakh) on 1 st invoice in 2 years	20% of FCI (Cap- ₹ 1 Crore) on 1 st invoice in 3 years	20% of FCI (Cap- ₹ 3 Crore) on 1 st invoice in 5 years	20% of FCI (Cap- ₹ 5 Crore) on 1 st invoice in 5 years	20% of FCI (Cap- ₹ 8 Crore) on 1 st invoice in 5 years
	Special Category (Manufacturing Activities)	40% of FCI (Cap- ₹ 40 Lakh) on 1 st invoice in 2 years	40% of FCI (Cap- ₹ 1 Crore) on 1 st invoice in 3 years	40% of FCI (Cap- ₹ 4 Crore) on 1 st invoice in 3 years	40% of FCI (Cap- ₹ 4 Crore) on 1 st invoice in 5 years	30% of FCI (Cap- ₹ 5 Crore) on 1 st invoice in 5 years	30% of FCI (Cap- ₹ 8 Crore) on 1 st invoice in 5 years
• The subsidy is applicable to only expansion/diversification units.							

Type of Support		Micro Enterprises		Small Enterprises		Medium Enterprises		
Slab		Slab -I	Slab -II	Slab -I	Slab -II	Slab -I	Slab -II	
Investment limit	Category	Upto ₹ 1 Crore	Above ₹ 1 Crore upto ₹ 2.5 Crore	Above ₹ 2.5 Crore upto ₹ 10 Crore	Above ₹ 10 Crore upto ₹ 25 Crore	Above ₹ 25 Crore upto ₹ 50 Crore	Above ₹ 25 Crore upto ₹ 50 Crore	
Power Cost Reimbursement	General (Manufacturing activities)	₹ 1 per unit for 5 years from DCP (annual cap ₹ 1 Lakh)	₹ 1 per unit for 5 years from DCP (annual cap ₹ 1.5 Lakh)	₹ 1 per unit for 5 years from DCP (annual cap ₹ 5 Lakh)	₹ 1 per unit for 5 years from DCP (annual cap ₹ 10 Lakh)	₹ 1 per unit for 5 years from DCP (annual cap ₹ 15 Lakh)	₹ 1 per unit for 2 years from DCP (annual cap ₹ 15 Lakh)	
	Special Category (Manufacturing Activities)	₹ 1.5 per unit for 5 years from DCP (annual cap ₹ 1 Lakh)	₹ 1.5 per unit for 5 years from DCP (annual cap ₹ 1.5 Lakh)	₹ 1.5 per unit for 5 years from DCP (annual cap ₹ 5 Lakh)	₹ 1.5 per unit for 5 years from DCP (annual cap ₹ 10 Lakh)	₹ 1 per unit for 5 years from DCP (annual cap ₹ 15 Lakh)	₹ 1 per unit for 2 years from DCP (annual cap ₹ 15 Lakh)	
Net SGST Reimbursement	General & Special Category	100% for 5 years, with annual cap of 5% of turnover						Nil
		Total incentive on SGST shall not exceed 100% of FCI (Applicable only for Manufacturing activities)						
Skill Upgradation Cost	General & Special Category	₹ 5,000 per person for a maximum of 10 persons	₹ 10,000 per person for a maximum of 20 persons	₹ 10,000 per person for a maximum of 20 persons	100% of Employer contribution to EPF, capped at ₹ 1 Lakh per annum, for 3 years	100% of Employer contribution to EPF, capped at ₹ 1 Lakh per annum, for 3 years	Nil	
Energy & Water Audit Cost	General & Special Category	<ol style="list-style-type: none"> 75% of cost of Water audit, capped at ₹ 1 Lakh, during the policy period. 75% of cost of energy audit, called at ₹ 2 Lakhs, during the policy period. 25% of cost of equipment as per auditing, Capped at ₹ 20 Lakhs 						Nil
		25% of cost of equipment as per auditing, Capped at ₹ 20 Lakhs	25% of cost of equipment as per auditing, Capped at ₹ 40 Lakhs	25% of cost of equipment as per auditing, Capped at ₹ 40 Lakhs	25% of cost of equipment as per auditing, Capped at ₹ 50 Lakhs	25% of cost of equipment as per auditing, Capped at ₹ 50 Lakhs	25% of cost of equipment as per auditing, Capped at ₹ 50 Lakhs	
Local Procurement Subsidy	General & Special Category	1% of annual export turnover for 3 years, (max. cap of ₹ 15 Lakhs)	1% of annual export turnover for 3 years, (max. cap of ₹ 1.5 Crore)	1% of annual export turnover for 3 years, (max. cap of ₹ 1.5 Crore)	1% of annual export turnover for 3 years, (max. cap of ₹ 7 Crore)	1% of annual export turnover for 3 years, (max. cap of ₹ 7 Crore)	1% of annual export turnover for 3 years, (max. cap of ₹ 7 Crore)	

Type of Support		Micro Enterprises		Small Enterprises		Medium Enterprises	
Slab		Slab -I	Slab -II	Slab -I	Slab -II	Slab -I	Slab -II
Investment limit	Category	Upto ₹ 1 Crore	Above ₹ 1 Crore upto ₹ 2.5 Crore	Above ₹ 2.5 Crore upto ₹ 10 Crore	Above ₹ 10 Crore upto ₹ 25 Crore	Above ₹ 25 Crore upto ₹ 50 Crore	Above ₹ 25 Crore upto ₹ 50 Crore
Quality Certification Cost Top Up	General & Special Category	Balance of Govt subsidy to cover 100% cost					Nil

Special Category shall include – enterprises wholly owned by women/BC/SC/ST/ minority/ specially abled/transgender entrepreneurs having domicile in the state

Rebate on land cost:

- 75% rebate in land cost limited to ₹ 25 lakhs for SC/ST led Micro and Small Enterprises, setup in Industrial Estates/Industrial Parks developed by APIIC.
- The rebate is applicable only for new units and the incentive can be availed only once on the land.

The table has been updated to incorporate the G.O.Ms.No.110 Dated:27-06-2025 from the INDUSTRIES & COMMERCE (PROGRAMME-I) DEPARTMENT titled Industries & Commerce Department -Amendment to Andhra Pradesh MSME & Entrepreneur Development Policy 4.0 (2024-29) - Adoption of new classification of Micro Small Medium Enterprises as per Gazette Notification of Government of India to be applicable w.e.f 01.04.2025 -Orders - Issued.



Andhra Pradesh Policy for Establishment of Private Industrial Parks with ‘Plug and Play’ Industrial Infrastructure 4.0 (2024-29)

Vision

To establish a plug-and-play industrial ecosystem that fosters innovation, competitiveness, and job creation, especially for MSMEs, across all regions of Andhra Pradesh.

Policy Objectives

- Enable development of Nano, MSME, Large, and Mega Parks
- Promote flatted factory complexes (FFCs) for space-efficient MSME growth
- Ensure world-class common facilities and green infrastructure
- Align industrial development with climate goals and circular economy

Classification of the Industrial Parks

Category	Description
Nano or Tiny Parks	Industrial Park spread over an extent lesser than 10 Acres of contiguous land
MSME Park	Industrial Park spread over an extent between 10 Acres to 100 Acres of contiguous land and has most of its allotments made to MSME Industrial Units and may have one or few Anchor Units, beyond the MSME category units
Large Park	Industrial Park that covers a minimum area of more than 100 Acres of contiguous land and up to a maximum of 1,000 Acres
Mega Park	Industrial Park that covers a minimum area of more than 1,000 Acres of contiguous land

Models for the Development of the Industrial Parks

Model	Description
Model – I	Industrial Park Development with complete private Land: Private Developer acquires land on its own
Model – II	Industrial Park Development with partial Government / APIIC Land: Private Developer acquires majority of the required land and seeks support from the Government for consolidation for contiguity purpose
Model – III	The Executive Agency, i.e., APIIC / APMSMEDC selects Private Developers through open, competitive and transparent bidding process. The Park will be developed under PPP Mode

Incentives for Development of Private Industrial Parks

Incentives	NANO / TINY / MSME Industrial Parks	LARGE / MEGA Industrial Parks
Charges for Land Conversion	100% Exempted	100% Exempted
Charges for Change of Land Use in the Master Plan	100% Exempted	100% Exempted
Layout Approval	100% Exempted	100% Exempted
Stamp Duty and Registration Charges for Land Pooling	100% Exempted	100% Exempted
Capital Incentive	Rs.5.00 Lakhs/Acre	Rs.3.00 Lakhs/Acre

Other Benefits

- Separate Capital Support for establishment of CETP & Desalination Plants
- Encouragement for establishment of Housing and Hostels for employees
- Dovetailing of GOI Schemes Like; ARHC (Affordable Rental Housing Complex) Scheme etc.,
- The Developer will be eligible for sanction of incentives after the registration of land is completed in favour of the Developer.

Disbursement Schedule of Incentives for Development of Private Industrial Parks

Phase	Progress Status	Milestones to be Acheived	Milestone for release of Incentive
Phase-I	Approval of the Project	Minimum assured external infrastructure like Roads etc.	Upfront incentives sanctioned
Phase-II	25% Progress	Area Developed: up to 25% Area Allotted: up to 15% (whichever is higher)	30% of incentive sanctioned
Phase-III	75% Progress	Area Developed: up to 75% Area Allotted: up to 50% (whichever is higher)	20% of incentive sanctioned
Phase-IV	100% Complete	100% Area Developed Area Allotted: up to 75% CFC is in place	20% of incentive sanctioned
Phase-V	Operational Park	>80% Area Allotted >20% Area Implemented	Balance of 30% of incentive sanctioned



Prime Minister's Employment Generation Programme (PMEGP)

Objective	To provide financial assistance to set up self-employment ventures and generate sustainable employment opportunities in rural as well as urban areas
Eligibility Criteria	<ul style="list-style-type: none"> Any individual, above 18 years of age can apply Applicants must have undergone training of at least 10 days (for offline mode) / 60 hours (for online mode) under EDP or Skill Development Programme (ESDP)
Nature of Assistance	<ul style="list-style-type: none"> Credit linked subsidy programme for setting up new micro-enterprise in non-farm sector Maximum cost of the project/unit eligible: <ul style="list-style-type: none"> For manufacturing sector : ₹ 50 lakhs For business/services sector : ₹ 20 lakhs Subsidy under PMEGP (of project cost): <ul style="list-style-type: none"> General category 15%(Urban), 25%(Rural) Special Category (including SC/ ST/ OBC/ Minorities/Women, Exservicemen, Physically handicapped, NER, Hill and Border areas, etc.): 25%(Urban), 35%(Rural)
How to apply	The beneficiaries can apply for loan under the Scheme only through PMEGP e-portal For further detail about the scheme, beneficiaries may contact the nearest KVIC/ KVIB/DIC offices and the website
Concerned officials in the state/district level	<ul style="list-style-type: none"> In the state level, KVIB and GM DIC may be contacted for PMEGP information
Relevant Link	https://www.kviconline.gov.in/pmegpeportal/pmegphome/




2nd Loan for up-gradation of the existing PMEGP/REGP/MUDRA units


Objective	To assist existing units for expansion and upgradation, the scheme provides financial assistance to successful/well performing units
Eligibility Criteria	<ul style="list-style-type: none"> All existing units financed under the PMEGP/MUDRA Scheme whose margin money claim has been adjusted and the first loan availed has been repaid in the stipulated time are eligible to avail the benefits The maximum cost of the project under the manufacturing sector for up-gradation is ₹1.00 crore and ₹ 25.00 lakhs under the Service/ Trading sector
Nature of Assistance	<ul style="list-style-type: none"> Maximum subsidy would be 15% of the project cost (20% for NER and Hill States). Banks provides the balance amount of the total project cost as term loan.
How to apply	To submit the application under 2nd loan for up-gradation, the beneficiaries have to apply by filling application form on PMEGP e-Portal
Concerned officials in the state/district level	<ul style="list-style-type: none"> In the state level, KVIB and GM DIC may be contacted for PMEGP information
Relevant Link	https://www.kviconline.gov.in/pmegpeportal/pmegphome/




Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)

Objective	To facilitate access to credit for un-served and under-served MSE segment of MSME Sector, by enabling credit from conventional lenders to new-generation entrepreneurs and the underprivileged who lack collateral or third-party guarantees.
Eligibility Criteria	<ul style="list-style-type: none"> Eligible Borrowers: New and existing MSEs engaged in manufacturing or service activities, including retail trade Ineligible Activities: Educational institutions, agriculture, self-help groups, and training institutions are excluded
Nature of Assistance	<p>Financial Benefits: Credit guarantee for loans up to ₹ 5 crores, without collateral and third-party guarantee</p> <ul style="list-style-type: none"> General Category: <ul style="list-style-type: none"> Up to ₹5 lakh: 85% guarantee cover Above ₹5 lakh to ₹50 lakh: 75% guarantee cover Above ₹50 lakh to ₹5 crore: 75% guarantee cover Special Categories (Women, SC/ST, Persons with Disabilities, Agniveer-promoted MSEs, ZED-certified units, units in Aspirational Districts): <ul style="list-style-type: none"> Up to ₹5 crore: 85% guarantee cover MSEs in North-East Region (including Sikkim, Jammu & Kashmir, Ladakh): <ul style="list-style-type: none"> Up to ₹50 lakh: 80% guarantee cover Above ₹50 lakh to ₹5 crore: 75% guarantee cover
How to apply	MSEs can apply for loan through a bank or financial institution
Concerned officials in the state/district level	<ul style="list-style-type: none"> Member Lending Institutions (Banks and NBFCs) 
Relevant Link	https://www.cgtmse.in/

Stand Up India



Objective	For financing SC/ST and/or Women Entrepreneurs by facilitating bank loans for setting up a greenfield project enterprise in manufacturing, services, trading sector and activities allied to agriculture
Eligibility Criteria	<ul style="list-style-type: none"> Finance is provided for Greenfield Enterprises If the applicant is a male, he must be from SC / ST category The age of the applicant must be at least 18 years The applicant must not be in default to any bank/financial institution
Nature of Assistance	<ul style="list-style-type: none"> Facilitate bank loans between ₹ 10 lakh and ₹ 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise In case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur
How to apply	<p>Loans to be applied through Lead District Managers</p> <p>Can directly be applied at SIDBI's Standup portal</p> <p>Can be applied by visiting the participating bank branch</p> 
Relevant Link	https://www.standupmitra.in/

PM Vishwakarma

Objective	<ul style="list-style-type: none"> • Aims at providing comprehensive support to traditional artisans and craftspeople across India • Focuses on enhancing their skills, ensuring financial inclusion, and integrating them into both domestic and global value chains
Eligibility Criteria	<ul style="list-style-type: none"> • Minimum 18 years of age at the time of registration • Artisans and craftspeople engaged in one of the 18 specified traditional trades on a self-employment basis in the unorganized sector • Individuals or their family members employed in government services are not eligible. • Applicants should not have availed loans under similar credit-based schemes (e.g., PMEGP, PM SVANidhi, Mudra) in the past five years • Only one member per family (defined as husband, wife, and unmarried children) is eligible
Nature of Assistance	<ul style="list-style-type: none"> • Beneficiaries receive a PM Vishwakarma Certificate and ID Card, acknowledging their skills and enabling access to various scheme benefits • Skill Upgradation: <ul style="list-style-type: none"> • Basic Training: 5-7 days with a stipend of ₹500 per day • Advanced Training: 15 days or more, also with a ₹500 daily stipend • An e-voucher of up to ₹15,000 is provided for procuring modern tools upon completion of basic training • Credit Support: Collateral-free loans in two tranches: <ul style="list-style-type: none"> • First Tranche: Up to ₹1 lakh with an 18-month tenure. • Second Tranche: Up to ₹2 lakh with a 30-month tenure. • Interest Rate: Concessional rate fixed at 5% interest, with an additional 8% government subvention support. • Beneficiaries earn ₹1 per digital transaction, up to 100 transactions • Assistance in quality certification, branding, e-commerce onboarding, and participation in trade fairs to enhance market reach
How to apply	The beneficiary can apply either directly or with the help of the CSCs through Village Level Entrepreneurs (VLEs) or Enumerators
Concerned officials in the state/district level	<ul style="list-style-type: none"> • The beneficiary can contact Commissionerate of Industries (CoI) in the state level and GM-DICs in the district level
Relevant Link	https://pmvishwakarma.gov.in/ 

Pradhan Mantri Mudra Yojana (PMMY)

Objective	<ul style="list-style-type: none"> • To facilitate micro credit/Loan up to ₹ 10 lakhs to income generating micro enterprises engaged in the non farm sector in manufacturing, trading or service sectors including activities allied to agriculture such as poultry, dairy, beekeeping, etc. • To provide financial assistance extended by Member Lending Institutions to the non-corporate, non-farm sector income-generating activities of micro and small entities
Eligibility Criteria	<ul style="list-style-type: none"> • Eligible borrowers • Individuals • Proprietary concern • Partnership Firm • Private Ltd. Company • Public Company • Any other legal forms

<p>Nature of Assistance</p>	<ul style="list-style-type: none"> • PMMY classified under three categories to signify the stage of growth / development and funding needs of the beneficiary micro unit/ entrepreneur 
<p>How to apply</p>	<p>MSMEs can approach any commercial bank, Regional Rural Bank (RRB), Small Finance Bank, Micro Finance Institution (MFI), or Non-Banking Financial Company (NBFC) or apply online through the UdyamiMitra portal.</p> 
<p>Relevant Link</p>	<p>https://www.mudra.org.in/</p>

NSE EMERGE

<p>Objective</p>	<ul style="list-style-type: none"> • NSE EMERGE, a dedicated platform of the National Stock Exchange of India Limited (NSE), provides a credible and efficient marketplace for emerging businesses to raise equity capital from a diverse group of investors, including institutional investors and High Net-worth Individuals (HNIs). This platform significantly enhances access to equity capital for growing Small and Medium Enterprises (SMEs) and technology startups, offering investors promising opportunities to invest in emerging corporates.
<p>Key Highlights</p>	<ul style="list-style-type: none"> • Credible admission process ensuring transparency and governance. • Robust trading platform and sophisticated risk management system. • High-quality investor information and issuer education with comprehensive handholding.
<p>Platform Statistics</p>	<ul style="list-style-type: none"> • Total companies listed: 349 • Total funds raised: ~₹ 6,462 crore • Total market capitalization: ~₹ 82,900 crore
<p>Eligibility Criteria</p>	<ul style="list-style-type: none"> • Post-issue paid-up capital: up to Rs.25 crore (face value). • Track record of at least 3 years. • Positive net worth. • Operating profit for at least two out of the last three financial years. • Annual revenue not less than ₹ 10 crore. • Annual growth of at least 20% (users/revenue/customer base). • Minimum 10% pre-issue capital held by Qualified Institutional Buyers (QIB), angel investors, or private equity firms.
<p>Benefits for SMEs</p>	<ul style="list-style-type: none"> • Enhanced visibility and credibility. • Access to equity capital enabling growth and expansion. • Liquidity and exit opportunities for investors. • Unlocking value of ESOPs for talent attraction and retention. • Opportunity to migrate to the main board upon growth.
<p>Investor Opportunities</p>	<ul style="list-style-type: none"> • Alternative asset class for informed investors seeking medium to long-term returns. • Early-stage investment opportunities in high-growth SMEs and innovative technology startups.

	Particulars	EMERGE	Main Board
Regulatory Framework (EMERGE vs. Main Board):	Post-issue capital	< ₹ 25 crore	• ≥ ₹ 10 crore
	Minimum IPO allottees	50	1000
	DRHP observations	Exchange	SEBI
	IPO application size	≥ ₹ 1,00,000	₹ 10,000–15,000
	Financial reporting	Half-yearly	Quarterly
	Market making	Mandatory for 3 years	Non-mandatory
	Merchant Bankers:	<ul style="list-style-type: none"> Registered SEBI merchant bankers manage the IPO process, ensuring investor relations, market making for three years post-listing, and credible reporting on the use of proceeds. 	
Trading and Market Making	<ul style="list-style-type: none"> SME securities trade alongside main board scrips with distinct identification. Mandatory liquidity assured by market makers for at least three years post-listing. 		
Relevant Link	https://www.nseindia.com/products-services/emerge-platform-about-sme		




Micro & Small Enterprises Cluster Development Programme (MSE-CDP)

Objective	To enhance the sustainability, competitiveness, and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc., through establishment of Common Facility Centers (CFCs) and Infrastructure Development (ID) projects as per requirements in clusters
Eligibility Criteria	Existing Entrepreneurs [in form of a Special Purpose Vehicles (SPVs)]
Nature of Assistance	<p>Offers varying levels of financial support based on the project's nature, location, and the category of beneficiaries:</p> <p>Common Facility Centers (CFCs): Creation of "tangible assets" such as Common Production / Processing centers, Design Centers, and Testing Facilities including Plug & Play Facilities</p> <ul style="list-style-type: none"> Project Cost: ₹5 crore to ₹10 crore <ul style="list-style-type: none"> General Category: 70% government grant Special Category (NE & Hill States, Island territories, Aspirational Districts): 80% government grant Project Cost: ₹10 crore to ₹30 crore <ul style="list-style-type: none"> General Category: 60% government grant Special Category: 70% government grant Infrastructure Development (ID): Development of land, roads, drainage, power distribution, etc. in new/existing industrial (multi-product) areas/estates/ Flatted Factory Complex New Industrial Estates (Project Cost: ₹5 crore to ₹15 crore): <ul style="list-style-type: none"> General Category: 60% government grant Special Category: 70% government grant Upgradation of Existing Industrial Estates (Project Cost: ₹5 crore to ₹10 crore): <ul style="list-style-type: none"> General Category: 50% government grant Special Category: 60% government grant
How to apply	SPV to submit the DPR to the nodal agency - APMSMEDC
Concerned officials in the state/district level	<ul style="list-style-type: none"> Common Facility Centers are being implemented by APMSMEDC, while Infrastructure Development Projects are under development with APIIC
Relevant Link	https://www.dcmsme.gov.in/schemes/New-Guidelines.pdf



Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Objective	To organize traditional industries and artisans into collectives by increasing production and value addition to make products competitive and to promote traditional sectors and increase income of artisans providing sustainable employment
Eligibility Criteria	Existing artisans from traditional industries, Cluster of Artisans in sectors such as Handicraft, Textile, Agro- Processing, Bamboo, Honey, Coir, Khadi, etc.
Nature of Assistance	<ul style="list-style-type: none"> Financial support <ul style="list-style-type: none"> Upto ₹ 2.5 Crore for up to 500 artisans Rs 5 Crore for more than 500 artisans A production facility is set up with modern machineries Raw Material support Soft Interventions - Upto ₹ 25 Lakhs <ul style="list-style-type: none"> Skill Development, Exposure Visits, Buyer Seller Meets Marketing - Business Development Digitization support

How to apply	Eligible organizations may submit the proposal to the State Office, KVIC and the same will be scrutinized at the State level and Zonal level before submitting to the Scheme Steering Committee for approval	
Relevant Link	https://sfurti.msme.gov.in/WriteReadData/Circular/SFURTI_NEW.pdf	


A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)

Objective	Aims to set up livelihood business incubators (LBIs) and technology business incubators (TBIs) to promote innovation-driven entrepreneurship in rural areas		
Eligibility Criteria	Existing MSMEs, startups, rural entrepreneurs, and self-help groups (SHGs) Educational institutions, R&D centers, and industry associations NGOs, state government organizations, and private sector units engaged in entrepreneurship development		
Nature of Assistance	Category	Financial Assistance	Maximum Limit
	General Category	50% subsidy on incubator setup costs	₹50 lakh
	SC/ST, Women, NER Entrepreneurs	75% subsidy on incubator setup costs	₹1.0 crore
		<ul style="list-style-type: none"> Additional financial assistance for prototype development, market research, and skill training programmes Subsidized loans available for commercialization of rural business ideas 	
How to apply	SPV to submit the DPR to the nodal agency - APMSMEDC		
Concerned officials in the state/district level	<ul style="list-style-type: none"> Common Facility Centers are being implemented by APMSMEDC, while Infrastructure Development Projects are under development with APIIC 		
Relevant Link	https://aspire.msme.gov.in/ASPIRE/AFHome.aspx		





Raising and Accelerating MSME Performance (RAMP)

Objective	<ul style="list-style-type: none"> Strengthening coordination and institutions at the National and State level Building and integrating technology platforms Enhancing firm capabilities and access to markets Strengthening the receivables financing market Enhancing guarantee products towards increased greening and gender participation Expanding access to Online Dispute Resolution Mechanism (ODR) 	
Eligibility Criteria	Individual MSMEs / MSME Clusters/ New and Aspiring Entrepreneurs for the various components under RAMP	
Key Interventions	Under RAMP, GoI has approved nine (09) interventions for the state of Andhra Pradesh:	

1 MSME Formalisation

- MSME Survey
- Awareness on Udyam Registration Workshops

2 AP MSME One Portal

- Development of unified platform serving as One Stop Solution for MSMEs

3 Procurement & Marketing Support (PMS)

- Vendor Development Programme(VDP)
- Awareness on Modern & Green Packaging and Branding Techniques

4 Export Promotion Programme

- Reverse Buyer-Seller Meet (RBSM)

5 Awareness on TReDS Platform

- Trades Receivables eDiscounting Services Platform

6 Empanelment of Business Development Services (BDS) Providers

- Capacity Building and Empanelment of BDSP

7 Awareness on IPR

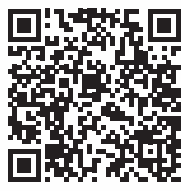
- Intellectual Property Rights

8 Awareness on ZED certification

- Zero Defect Zero Effect Practices

9 Entrepreneurship and Skill Development Programme (ESDP)

- Entrepreneurial skills esp. for ST/SC, Women

How to apply	Apply for the workshops/programmemes as per your requirement through the link below	
Concerned officials in the state/district level	AP MSME Development Corporation is the nodal implementing agency for RAMP in the state of Andhra Pradesh	
Relevant Link	https://apmsmeone.ap.gov.in/MSMEONE/RAMP/AboutRamp.aspx?ID=ABOUT#gsc.tab=0	

Entrepreneurship and Skill Development Programme (ESDP)

Objective	<ul style="list-style-type: none"> To motivate young persons (Men and Women) representing different sections of society, including SC, ST, Women and Physically Handicapped, Ex-Servicemen, and BPL persons, to consider entrepreneurship or self-employment as one of the career options To support the establishment of new MSMEs and enhance the growth of existing ones resulting in improved productivity and job creation
Eligibility Criteria	<ul style="list-style-type: none"> Aspiring and Existing Entrepreneurs The qualification of the participants and structure of the fees will be decided by the Implementing Agencies. About 40% of the targeted beneficiaries of E-SDPs should be from weaker sections of the Society (SC/ST/Women/Physically Handicapped).

Nature of Assistance	<ul style="list-style-type: none"> • Entrepreneurship Awareness Programmes (EAPs): Short-term training sessions aimed at creating awareness about entrepreneurial opportunities and motivating participants to explore self-employment avenues • Entrepreneurship-cum-Skill Development Programmes (E-SDPs): Comprehensive six-week training modules that combine entrepreneurship education with specific skill development tailored to industry needs • Management Development Programmes (MDPs): One-week programmes focused on enhancing managerial skills of existing entrepreneurs and MSME owners to improve efficiency and productivity
How to apply	Eligible organizations may submit the proposal to the State Office, KVIC and the same will be scrutinized at the State level and Zonal level before submitting to the Scheme Steering Committee for approval
Relevant Link	https://msmedi.dcmsme.gov.in/







Assistance to Training Institutions (ATI) Scheme

Objective	To strengthen the capacity for training for Skill Development, and entrepreneurship, providing training to staff of DICs and related Government institutions dealing with MSMEs and strengthening the overall capacity of National Institutions under the Ministry of MSME to undertake these trainings
Eligibility Criteria	Institutions of Ministry of MSME and existing State level EDIs
Nature of Assistance	Amount of assistance will not exceed the actual amount for strengthening/ expansion of the infrastructure required by the training institutions of this Ministry. Scale of maximum assistance to the State level EDIs will be restricted to ₹3.00 crore in each case. Assistance for skill development programmes will be provided as per the prescribed rates
How to apply	Organizations wishing to apply for assistance for the creation or strengthening of infrastructure may send their applications to the Director/Deputy Secretary (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi – 110 011.
Relevant Link	https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/0_3_1.html






MSME Champions



About the scheme	<p>It is a holistic approach to unify, synergize and converge various schemes and interventions with a single purpose. The end objective is to pick up clusters and enterprises and modernize their processes, reduce wastages, enhance competitiveness and facilitate their National and Global reach and excellence.</p> <p>There are 4 components under the new MSME Champions scheme :</p>			
	<p>01</p>  <p>MSME - Innovative (Incubation, Design, IPR) Scheme</p>	<p>02</p>  <p>MSME-Sustainable (ZED) Certification Scheme</p>	<p>03</p>  <p>MSME-Competitive (Lean) Scheme</p>	<p>04</p>  <p>Digital MSME Scheme (yet to launch)</p>

1. MSME - Innovative (Incubation, Design, IPR) Scheme

Objective	<ul style="list-style-type: none"> To bring Indian manufacturing sector and Design expertise/ Design fraternity on to a common platform To provide expert advice and cost-effective solution on real time design problems for new product development, its continuous improvement and value addition in existing/new products 																		
Eligibility Criteria	<ul style="list-style-type: none"> Incubation: MSMEs, Individuals, and Students who want to develop their innovative ideas can apply through registered Host Institutes (HIs) Design: The beneficiary unit(s) must typically be a registered micro, small, or medium enterprises as per the definition in MSMED Act and should have a valid UAM or Udyam Registration IPR: For Manufacturing MSMEs with UDYAM Registration 																		
Nature of Assistance	<ul style="list-style-type: none"> For Incubation: <ul style="list-style-type: none"> Financial Assistance to Host Institutes (HIs) for developing and nurturing the ideas shall be provided up to a maximum of ₹ 15 lakh per idea For Design: <ul style="list-style-type: none"> Design Project: GoI contribution of 75% of the total project cost for Micro Enterprises and 60% for Small & Medium Enterprises (up to a maximum of ₹ 40 lakh) for design & development of a prototype Student Project: 75% of the total project cost will be contributed by GoI up to a maximum of ₹ 2.5 lakh For Intellectual Property Rights: <ul style="list-style-type: none"> A grant of up to ₹ 1 crore would be provided to an IPFC in milestone-based (three or more) installments Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design: The maximum financial assistance to the eligible applicants under the IPR component is as follows: <table border="1" data-bbox="391 1633 1377 1894"> <thead> <tr> <th>Sl.No</th> <th>Type of IPR</th> <th>Maximum Financial Assistance</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Foreign Patent</td> <td>₹ 5 lakh</td> </tr> <tr> <td>2</td> <td>Domestic Patent</td> <td>₹ 1 lakh</td> </tr> <tr> <td>3</td> <td>GI Registration</td> <td>₹ 2 lakh</td> </tr> <tr> <td>4</td> <td>Design Registration</td> <td>₹ 15,000</td> </tr> <tr> <td>5</td> <td>Trademark</td> <td>₹ 10,000</td> </tr> </tbody> </table> 	Sl.No	Type of IPR	Maximum Financial Assistance	1	Foreign Patent	₹ 5 lakh	2	Domestic Patent	₹ 1 lakh	3	GI Registration	₹ 2 lakh	4	Design Registration	₹ 15,000	5	Trademark	₹ 10,000
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How to apply	The eligible applicants may apply at the portal link given below	
Relevant Link	https://innovative.msme.gov.in	

2. MSME Sustainable (ZED) Certification 2.0 Scheme

Objective	To improve MSME manufacturing systems & processes, enhance MSME competitiveness, make them sustainable and transform them as National and International Champions			
Eligibility Criteria	All manufacturing MSMEs registered with the Udyam registration portal			
Nature of Assistance				
	Certification Levels	BRONZE	SILVER	GOLD
	Cost of Certification per ZED 2.0	as ₹ 8,000	₹ 32,000	₹72,000
	<ul style="list-style-type: none"> Subsidy on cost of ZED certification: 80-60-50% for Micro, Small & Medium Enterprises respectively All levels of certifications made free for women owned MSMEs Support of up to ₹ 3 lakh in Technology Upgradation for Zero Effect Solutions Under Financial Assistance of ₹ 50,000/-, multiple reports/certifications are allowed for availing the benefit ZED Silver & Gold certified MSMEs are being showcased on DGFT's Trade Connect Portal ZED Certified MSMEs being mapped in PM Gatishakti 			
How to apply	Register on the website & take ZED Pledge ; After taking the ZED Pledge, the MSME can apply for any Certification Level if it feels that it is eligible for and confident of meeting criteria.			
Relevant Link	https://loginzed.msme.gov.in/Msme/Login			


3. MSME Competitive (LEAN) Scheme

Objective	<p>To enhance the domestic and global competitiveness of MSMEs through the application of various Lean techniques which help in:</p> <ul style="list-style-type: none"> Reduction in Rejection rates, Product and raw material movements & Production cost Optimization of Space utilization & Resources like water, energy, natural resources etc. Enhancement of Quality in Product and process , Production & export capabilities , Workplace Safety, Knowledge & Skill sets, Innovative work culture, Social & environmental accountability, Profitability , introduction & Awareness to Industry 4.0 & Digital Empowerment
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Eligibility Criteria	<ul style="list-style-type: none"> All MSMEs registered with the UDYAM registration portal Common Facilities Centers(CFCs) under SFURTI (Scheme of Fund for Regeneration of Traditional Industries) and Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) Schemes
Scheme Components	<ul style="list-style-type: none"> Industry Awareness Programmes: MSMEs will be sensitized through nationwide awareness initiatives (online/offline) with support from Industry Associations, DICs, MSME-DFOs, and Large Enterprises Handholding Support: MSMEs will receive guided implementation of Lean Tools at Basic, Intermediate, and Advanced levels, with verifiable assessments at each stage. <div style="display: flex; justify-content: space-around; align-items: flex-start; text-align: center;"> <div data-bbox="415 562 618 982">  <p>LEVEL – 1 BASIC Self learning through e-modules (2 MONTHS)</p> </div> <div data-bbox="691 562 992 982">  <p>LEVEL – 2 INTERMEDIATE lean consultant will implement lean tools like 5S, kaizen, visual control etc. (6 MONTHS)</p> </div> <div data-bbox="1065 562 1349 982">  <p>LEVEL – 3 ADVANCED consultant will implement advanced tools like VSM, SMED, POKA YOKE etc. (12 MONTHS)</p> </div> </div>
Nature of Assistance	<ul style="list-style-type: none"> Cost of Implementation: <ul style="list-style-type: none"> Basic-Free Intermediate- ₹ 1,20,000/- (MSME Contribution:- ₹12,000/- + Taxes) Advanced- ₹ 2,40,000/- (MSME Contribution:- ₹24,000/- + Taxes) 90% subsidy on implementation cost of consultant fees for the MSMEs Additional 5% GOI contribution for MSMEs which are part of SFURTI clusters, Woman/SC/ST owned, NER located MSMEs. Additional 5% GOI contribution shall be given to MSMEs registering through Industry Association/OEM after completion of all levels. E- Certificate will be issued at each level (Basic, Intermediate, and Advanced) by MoMSME upon completion.
How to apply	<ul style="list-style-type: none"> Eligible MSMEs shall apply through online portal https://lean.msme.gov.in/ 


Credit Linked Capitas Subsidy for Technology Upgradation

Objective	<ul style="list-style-type: none"> The primary objective of the CLCSS is to facilitate technology upgradation in Micro, Small & Medium Enterprises (MSMEs) by providing an upfront capital subsidy on institutional finance. This helps MSMEs induce well-established and improved technologies in specified sub-sectors/products, thereby modernizing their production processes, improving efficiency, product quality, and competitiveness. It aims to help both existing MSMEs upgrade their plant & machinery and new MSMEs set up facilities with appropriate eligible and proven technology.
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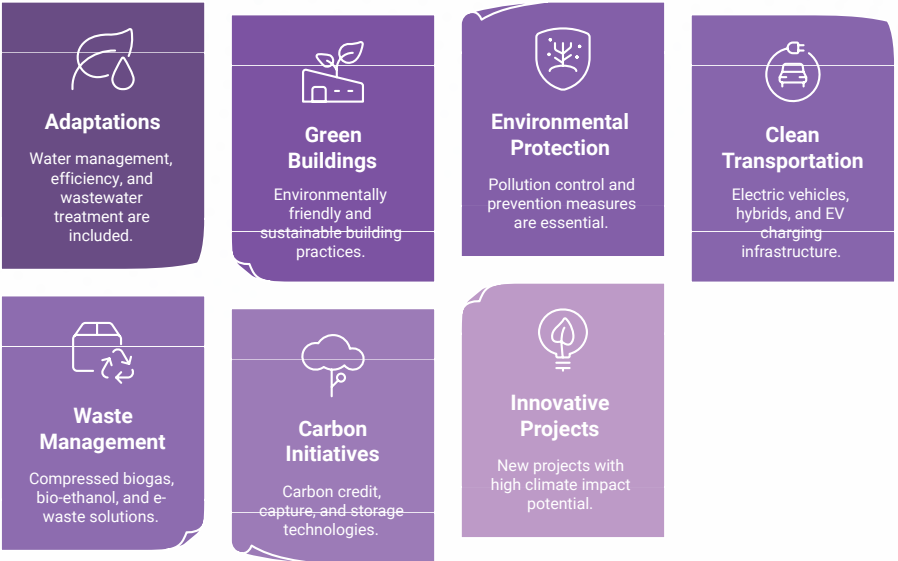
Eligibility Criteria	<ul style="list-style-type: none"> Any Micro and Small Enterprise (MSE) having a valid Udyam Registration (formerly Udyog Aadhaar Memorandum - UAM). The MSE must be availing institutional credit (term loan) to buy new Plant & Machinery approved under the scheme. Both upgradation projects (with or without expansion) and new projects are eligible. The scheme covers various business types including sole proprietorships, partnerships, private limited companies, co-operative societies, Khadi, Village, and Coir industrial units. MSMEs in approved 51 sectors/sub-sectors are eligible. Special benefits are applicable for SC/ST, Women, North-Eastern Region (NER) / Hill States / Aspirational Districts / LWE Districts.
Nature of Assistance	<ul style="list-style-type: none"> Upfront capital subsidy of 15% on institutional credit (term loan) up to ₹1 Crore. The maximum subsidy cap is ₹15 Lakh (15% of ₹1 Crore). The subsidy is on the investment in the acquisition/replacement of Plant & Machinery/equipment and technology upgradation of any kind (Core plant & Machinery). Used and fabricated machinery are generally not eligible. An additional 10% subsidy may be extended to SC/ST entrepreneurs, especially those from specified North-Eastern and hilly regions. (Note: The combined total subsidy would still generally be capped at the overall maximum limit)
How to apply	<ul style="list-style-type: none"> Applicants meeting the eligibility criteria should approach their Primary Lending Institution (PLI), which includes scheduled commercial banks, cooperative banks, Regional Rural Banks (RRBs), State Financial Corporations (SFCs), Small Industries Development Bank of India (SIDBI), National Bank for Agriculture and Rural Development (NABARD), and North-Eastern Development Financial Institution (NEDFi). The lending bank branch (PLI) will examine the application and apply for the subsidy claim on behalf of the applicant through a dedicated online application and tracking management System (MIS). The application is forwarded to the Ministry through nodal banks/agencies (e.g., SIDBI, NABARD). After processing and subject to fund availability and approval, funds are released to nodal agencies, which then transfer them to the PLIs where the MSE's account is operated.
Relevant Link	https://clcss.dcmsme.gov.in/Default.aspx 

Technology Centres (Tool Rooms and Technology Development Centres)

Objective	<ul style="list-style-type: none"> To motivate young persons (Men and Women) representing different sections of society, including SC, ST, Women and Physically Handicapped, Ex-Servicemen, and BPL persons, to consider entrepreneurship or self-employment as one of the career options To support the establishment of new MSMEs and enhance the growth of existing ones resulting in improved productivity and job creation
Eligibility Criteria	<ul style="list-style-type: none"> Aspiring and Existing Entrepreneurs


Modules	<ul style="list-style-type: none"> • Entrepreneurship Awareness Programmes (EAPs): Short-term training sessions aimed at creating awareness about entrepreneurial opportunities and motivating participants to explore self-employment avenues • Entrepreneurship-cum-Skill Development Programmes (E-SDPs): Comprehensive six-week training modules that combine entrepreneurship education with specific skill development tailored to industry needs • Management Development Programmes (MDPs): One-week programs focused on enhancing managerial skills of existing entrepreneurs and MSME owners to improve efficiency and productivity
How to apply	<p>Eligible organizations may submit the proposal to the State Office, KVIC and the same will be scrutinized at the State level and Zonal level before submitting to the Scheme Steering Committee for approval</p> 
Relevant Link	https://www.dcmsme.gov.in/TR_TDC.aspx

MSE Green Investment and Financing for Transformation (MSE-GIFT) Scheme (Sub-Scheme under RAMP)

Objective	<ul style="list-style-type: none"> • To promote the adoption of sustainable and eco-friendly practices and technologies and renewable energy resources • To provide concessional financial assistance to MSEs for investments in the adoption of green technologies and practices • To create awareness about the best practices, promote knowledge sharing on the benefits of the adoption of green technologies and practices
Eligibility Criteria	<ul style="list-style-type: none"> • MSEs registered under UDYAM Registration portal
Sectors covered (indicative list)	 <p>The infographic consists of seven purple boxes, each with an icon and text:</p> <ul style="list-style-type: none"> Adaptations: Water management, efficiency, and wastewater treatment are included. Green Buildings: Environmentally friendly and sustainable building practices. Environmental Protection: Pollution control and prevention measures are essential. Clean Transportation: Electric vehicles, hybrids, and EV charging infrastructure. Waste Management: Compressed biogas, bio-ethanol, and e-waste solutions. Carbon Initiatives: Carbon credit, capture, and storage technologies. Innovative Projects: New projects with high climate impact potential.
Nature of Assistance	<p>Interest subvention of 2% per annum , for the period of 5 years, up to a term loan limit of ₹ 2 crores for MSEs</p> <p>Risk sharing:</p> <ul style="list-style-type: none"> • Loans to MSEs up to ₹ 2 crore would be covered • ₹ 125 crores will be used to provide credit guarantee to the participating MLIs (75% of guaranteed coverage for eligible loans)


Concerned officials in the state/district level	Implementing agency - Small Industries Development Banks of India (SIDBI) All Scheduled Commercial Banks, All India Financial Institution Banks , NBFCs and MFIs	
Relevant Link	https://green.msme.gov.in/msmeGiftScheme	

MSE Scheme for Promotion & Investment in Circular Economy (MSE-SPICE) (Sub-Scheme under RAMP)

Objective	<ul style="list-style-type: none"> To promote Circular Economy and incentivize MSEs to adopt CE and thereby contribute to achieving G20 goals made by the Government of India regarding CE To enable MSEs to comply with Extended Producers Responsibility (EPR) and Waste Recycling targets set for industries To spread awareness among MSEs for adoption of Circular Economy and resource efficiency 		
Eligibility Criteria	<ul style="list-style-type: none"> MSEs registered under UDYAM Registration portal They can utilize the scheme only for brownfield projects MSE units must comply with Extended Producer Responsibility (EPR) and Waste Recycling targets set for industries. The investment of the unit should be towards the 11 identified CE sectors as per the scheme guidelines. 		
Circular Economy Sector	<ul style="list-style-type: none"> Plastic Rubber Electronic waste Municipal solid and liquid waste 	<ul style="list-style-type: none"> Compressed Biogas Lithium-ion batteries End-to-life vehicles Scrap metal - ferrous/non-ferrous 	<ul style="list-style-type: none"> Solar panels Gypsum waste (Toxic) Hazardous industrial waste
Nature of assistance	<ul style="list-style-type: none"> Credit Linked Capital Subsidy component will address the need for the availability of affordable finance to the MSEs to adopt Circular Solutions (both domestic and global inclusive of taxes and duties). <ul style="list-style-type: none"> In Brown Field Projects, this component upgrades/ expands existing CE projects to promote/implement CE principles across MSEs Subsidy Details: <ul style="list-style-type: none"> Max Eligible Project Cost: ₹50 Lakhs. Subsidy Rate: 25% subsidy on plant & machinery (up to ₹12.5 Lakhs). For Projects > ₹50 Lakhs: Eligible for subsidy, but capped at ₹12.5 Lakhs. Awareness Generation & IEC : <ul style="list-style-type: none"> Awareness generation/Demand Creation component would be organized across MSE clusters by engaging specialized organizations/ agencies at the National/ International level who have expertise and experience in the implementation of CE solutions The IEC component will address the supply and demand side constraints by addressing the capacity gaps in financial institutions in adopting CE principles This component will support the scheme implementation and operationalize the monitoring and evaluation framework of the scheme 		
Concerned officials in the state/district level	Implementing agency - Small Industries Development Banks of India (SIDBI) All Scheduled Commercial Banks, All India Financial Institution Banks , NBFCs and MFIs		
Relevant Link	https://www.sidbi.in/assets/front/pdf/Brochure-MSE-SPICE.pdf		




Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2018


Objective	<ul style="list-style-type: none"> With an objective to provide marketing support to Micro and Small Enterprises (MSEs), the Ministry of MSME notified the Public Procurement Policy for Micro and Small Enterprises Order, 2012 as amended in 2018, 2021 and 2022 under the Micro, Small and Medium Enterprises Development Act, 2006, which became effective from 1st April, 2012 and mandatory with effect from 1st April, 2015. The policy is based on core principles of competitiveness, transparency, equity and cost effective procurement practices
Salient Features	<ul style="list-style-type: none"> The Policy mandates 25% annual procurement from MSEs by Central Ministries/ Departments/ Central Public Sector Enterprises, including 4% from MSEs owned by SC/ST and 3% from MSEs owned by Women entrepreneurs. Registered MSEs get tender documents for free and are exempted from paying the earnest money deposit (EMD). If an MSE's quoted price is within 15% of the lowest bid (L1) by a non-MSE, it can supply at least 25% of the order if it agrees to match the L1 price. However, if MSEs owned by SC/ST or women don't participate or qualify, then their share (4% + 3%) can be fulfilled by any other MSEs. 358 items are reserved for exclusive procurement from MSEs. Ministry /Department/CPSUs shall prepare their annual procurement plan to be uploaded on their official website.
Relevant Link	https://dcmsme.gov.in/pppm.htm.aspx 

MSME Trade Enablement and Marketing Initiative (MSME TEAM Initiative) (Sub-Scheme under RAMP)

Objective	<ul style="list-style-type: none"> Digitization of commerce for MSMEs by simplifying Digital Public Infrastructure through ONDC Reducing Cost of doing business with improved access to number of buyers, suppliers and service providers Convergence with all Government initiatives like Udyam database, mSeva, Digilocker, etc Expanding market reach for MSMEs to present their products and services to a wider customer base Enhancing credibility and financial standing by establishing their digital presence and transaction history Localised e-commerce access which will offer MSMEs access the e-commerce platforms in their native languages Nationwide outreach and education to enable MSME to avail the advantages and practicality of embracing e-commerce platforms
Eligibility Criteria	<ul style="list-style-type: none"> All Udyam registered MSEs can avail benefits of this initiative. However, the awareness and onboarding workshops is open to all
Nature of Assistance	<ul style="list-style-type: none"> Awareness generation workshops Catalogue development & onboarding on ONDC Network Account Management Support Subsidy for transportation and logistics Subsidy for packaging (including packaging designs)


Relevant Link	https://team.msmemart.com/	
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Procurement and Marketing Scheme

Objective	<ul style="list-style-type: none"> This is a flagship scheme of MoMSME, to create awareness and educate the MSMEs about importance / methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in national and international trade and other subjects / topics relevant for market access developments To promote new market access initiatives like organizing / participation in National / International Trade Fairs / Exhibitions / MSME Expo and similar events held across the country 	
Eligibility Criteria	<ul style="list-style-type: none"> Manufacturing/ Service sector MSEs having valid Udyam Registration Certificate 	
Scheme Components	<ul style="list-style-type: none"> Market Access Initiatives across the country <ul style="list-style-type: none"> Trade fairs/ exhibitions Vendor Development Programme (VDP) Capacity Building <ul style="list-style-type: none"> Adoption of Modern Packaging Techniques Adoption of Bar Code Adoption of e-Commerce Platform National Workshops/ Seminars Development of Retail outlet 	
Nature of Assistance	<ul style="list-style-type: none"> 80% subsidy on built up space rent paid for General & 100% for SC/ST/Women/ PH/Aspirational District and 100% contingency expenditure for Trade fairs (Micro & Small Enterprises) Financial assistance of 80% of one-time registration fee and annual recurring fee (for first three years) for adoption of Bar Code (Micro enterprises) Financial assistance on annual membership fee/subscription fee/ contingency expenses (photography, cataloguing, advertising, etc.) for selling their products or services by Micro Enterprises. 	
Relevant Link	https://my.msme.gov.in/MyMsme/Reg/COM_ViewEvent.aspx	

National SC ST Hub

Objective	<ul style="list-style-type: none"> Aims at capacity enhancement of SC/ST entrepreneurs and promoting “entrepreneurship culture” amongst the SC / ST population To empower the SC/ST population to participate in public procurement process and fulfill the mandated target of 4% procurement from SC/ST enterprises under Public Procurement Policy by the Ministries, Departments and CPSEs.
Eligibility Criteria	<ul style="list-style-type: none"> SC/ST-owned MSMEs registered under Udyam and having at least 51% SC/ST ownership Individual SC/ST entrepreneurs, cooperatives, SHGs, and small businesses Startups and first-generation SC/ST entrepreneurs

Nature of Assistance	Financial assistance for SC/ST entrepreneurs to set up and expand their businesses.		
	Category	Financial Assistance	Maximum Limit
	SC/ST Entrepreneurs	75% subsidy on technology support, branding, and marketing expenses	₹2.0 lakh
	SC/ST Women Entrepreneurs	100% subsidy on capacity-building programme	₹3.0 lakh
	Reimbursement of 80% of expenses for obtaining ISO and other quality certifications		
How to apply	Candidates meeting the eligibility criteria can approach all scheduled commercial banks, scheduled cooperative banks [including urban cooperative banks co-opted by SIDBI], Regional Rural Banks (RRB), State Financial Corporations (SFC) and North-Eastern Development Financial Institution (NEDFi).		
Relevant Link	https://scsthub.in		

Coir Vikas Yojana- Umbrella Scheme

Objective	<ul style="list-style-type: none"> Aims at enhancing utilisation of the raw material available in the country at economic levels of production Development of improved equipments machinery and skilled manpower for Coir industry Employment generation and empowering of rural women
Salient Features	<ul style="list-style-type: none"> Science and Technology - Modernization of production processes, Development of machinery and equipments, Product development and diversification, Incubation, Testing and Service Facilities, Technology Transfer Export Market Promotion - Participation in international exhibitions, publicity, providing assistance under Export Market Development Assistance Scheme, etc. Domestic market Promotion - Display cum sales of coir products through its showrooms and sales depots, participation in domestic exhibitions, disbursement of Market Development Assistance (MDA) to the Coir Co-operative units and PSUs through State Governments/UTs
Scheme Applicable For	<ul style="list-style-type: none"> All Coir Production/Processing units registered under Coir Board and having Udyam Registration Certificate
Relevant Link	http://coirboard.gov.in




PM Formalization of Micro Food Processing Enterprises Scheme (PMFME)

Objective	<ul style="list-style-type: none"> To support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producers Cooperatives along their entire value chain and increase access to credit Support for the transition of existing 2,00,000 enterprises into a formal network Increased access to common services like common processing facilities, laboratories, storage, packaging, marketing, and incubation services
Key Benefits	<ul style="list-style-type: none"> Upgradation of existing micro food processing enterprises adopting One District One Product approach Credit linked grant @35% would be provided to FPOs, SHGs, cooperatives, state owned agencies and private entrepreneurs to develop infrastructure including lab, warehouse, cold storage and incubation center Seed capital @₹ 40,000 per SHG member would be provided to those engaged in food processing for working capital and purchase of small tools Individual micro food processing units can avail credit linked capital subsidy @35% of the eligible project cost with maximum ceiling of ₹ 10 lakh per unit
Eligibility Criteria	<ul style="list-style-type: none"> SHGs, cooperatives and FPOs should have internal resources to meet 10% of the project cost and margin money for working capital. The project cost should not be higher than the present annual turnover of the applicant unit.
Scheme Applicable For	<ul style="list-style-type: none"> Existing micro food processing enterprises and the enterprise should preferably be involved in the product identified in the ODOP of the district. The scheme is implemented by MoFPI
Relevant Link	https://www.pmfme.mofpi.gov.in/



Pradhan Mantri Kisan Sampada Yojana (PMKSY)

Objective	<ul style="list-style-type: none"> Creation of modern infrastructure with efficient supply chain management from farm to retail and increase farmers income, create employment in the rural areas and enhance the export of the processed foods. Creation of modern infrastructure for food processing mega food parks and clusters and individual units. Creation of effective backward and forward linkages - linking farmers, processors and markets.
Key Interventions	<p>The following schemes will be implemented under PM Kisan SAMPADA Yojana:</p> <ul style="list-style-type: none"> Mega Food Parks Integrated Cold Chain and Value Addition Infrastructure Creation/ Expansion of Food Processing/ Preservation Capacities (Unit Scheme) Infrastructure for Agro-processing Clusters Creation of Backward and Forward Linkages Food Safety and Quality Assurance Infrastructure Human Resources and Institutions
Eligibility Criteria	Any individual / Central and State PSU / Joint Venture / NGO / Cooperative / Self Help Group (SHG) / Farmer Producer Organization (FPO) / Farmer Producer Company (FPC) / Public and Private Sector Companies / Limited Liability Partnership (LLP) / Proprietorship firm engaged in expansion of food processing and preservation capacities would be eligible for financial assistance under the scheme.
Relevant Link	https://sampada-mofpi.gov.in/ 

National Handloom Development Programme (NHDP)

Objective	<ul style="list-style-type: none"> NHDP scheme, under the Ministry of Textiles aims to follow a need-based approach for integrated and holistic development of handlooms and welfare of handloom weavers. The scheme will support weavers, both within and outside the cooperative structure including Self Help Groups among others, towards raw material, design inputs, technology up-gradation, marketing support through exhibitions, and create permanent infrastructure in the form of urban haats and marketing complexes.
Key Interventions	<ul style="list-style-type: none"> Cluster Development Programme Handloom Marketing Assistance Infrastructure and Special Projects Mega Handloom Cluster Concessional Credit/Weaver Mudra Scheme
Implementing Agencies	<p>Central/State Government Handloom Organizations National and State level Handloom Corporations Apex/Federations/Primary Handloom Weavers' Cooperative Societies Handloom Producers' Companies Banks for Concessional Credit/Weaver MUDRA Loan</p>
Key Benefits	<ul style="list-style-type: none"> To improve the economic as well as the social standards of the handloom weavers by emphasizing on increasing and enhancing the employment opportunities for them. To introduce new technologies in the handloom industries to bring benefits and increase the profit margin for the weavers. Focuses on enhancing the relationship between the national and international markets for handloom products and easy availability of raw materials.

Relevant Link

<https://myhandlooms.gov.in/Home/HMA.aspx#apply-handloom>




Strengthening of Pharmaceuticals Industry (SPI) Scheme

Objective	<ul style="list-style-type: none">• To strengthen the existing infrastructure facilities in the pharma sector by providing financial assistance to pharma clusters to create Common Facilities.• To upgrade the production facilities of MSMEs by providing interest subvention or capital subsidy on their capital loans to facilitate growth in volume and quality.• To promote knowledge about the pharma and medical devices industry on various platforms.
Key Interventions	<p>Assistance to Pharmaceutical Industry for Common Facilities (APICF)</p> <ul style="list-style-type: none">• Support for creation of common facilities with the focus on R&D Labs, testing laboratories, effluent treatment plants, logistic and training centres. <p>Pharmaceutical Technology Upgradation Assistance Scheme (PTUAS)</p> <ul style="list-style-type: none">• Support is provided either as an interest subvention of up to 5% per annum (6% for SC/ST-owned units) or as a credit-linked capital subsidy of 10%. In both the cases, the loan supported under this is to a limit of ₹ 10 crores. <p>Pharmaceutical & Medical Devices Promotion and Development Scheme (PMPDS)</p> <ul style="list-style-type: none">• Knowledge and awareness about the pharmaceutical and MedTech industry will be promoted by through studies, databases, and collaboration with academia and industry leaders.
Intended Beneficiaries	MSMEs operating in the pharma sector Recognized organizations with track record in conducting studies in pharmaceuticals, medical devices and related sectors or government agencies with relevant experience.
Relevant Link	<p>https://www.pharma-dept.gov.in/schemes/scheme-strengthening-pharmaceuticals-industry-spi</p>



Government e-Marketplace Portal


Overview	<ul style="list-style-type: none"> Government e-Marketplace (GeM) is the Public Procurement Portal for procurement of goods and services for all Central Government and State Government Ministries, Departments, Public Sector Units (PSUs) and affiliated. GeM endeavours to make public procurement process transparent, efficient and inclusive.
GeM Facilities	<ul style="list-style-type: none"> Listing of products for individual, prescribed categories of Goods/ Services of common use Facility to view, compare, estimate, and purchase on dynamic pricing basis Market place buying of most commonly used items. Buying Goods and Services online, as and when required. Single window system for aggregating demands and ordering Transparency and ease of buying Useful for low value buying and also for bulk buying at competitive price using Reverse Auction/ e-bidding. Continuous vendor rating system. User friendly dash board for buying and monitoring supplies and payments Products can be returned as per GeM's standard return guidelines in case of defects or non-compliance.
Relevant Link	https://gem.gov.in/ 

TReDS Portal

Objective	<ul style="list-style-type: none"> TReDS is an electronic platform for facilitating the financing/discounting of trade receivables of MSMEs through multiple financiers. These receivables can be due from corporates and other buyers, including Govt. Depts. and PSUs. TReDS is regulated by RBI and participation is voluntary for buyers but mandatory for CPSEs as per Ministry of Finance directives.
Nature of Assistance	<ul style="list-style-type: none"> Unified platform for sellers, buyers, and financiers Complete paperless process Easy and quick access to all the funds End-to-end digital platform and payments Competitive discount rates through an auction mechanism Seamless data flow between participants and the platform Standardized and regulated practices
Overview	<div style="display: flex; justify-content: space-around;"> <div data-bbox="415 1434 686 1780" style="background-color: #2e8b57; color: white; padding: 10px; border-radius: 10px;"> <p style="text-align: center; margin: 0;">MSME Suppliers - supplying goods and services to buyers</p> <ul style="list-style-type: none"> ◦ Easy, Fast Finance of receivables at competitive rates ◦ Unsecured and Non-Resource financing ◦ Minimum and simple documentation - one-time KYC for all tenders ◦ Online Self-Registration ◦ Better working capital management </div> <div data-bbox="761 1434 1032 1780" style="background-color: #008080; color: white; padding: 10px; border-radius: 10px;"> <p style="text-align: center; margin: 0;">Banks, NBFC factors</p> <ul style="list-style-type: none"> ◦ Opportunity to build a quality PSL portfolio ◦ Reduced marketing and client acquisition costs along with improved reach to build clientele ◦ Ease of operation with minimum documentation ◦ Facility to make better decisions making through key information availability </div> <div data-bbox="1107 1434 1378 1780" style="background-color: #0056b3; color: white; padding: 10px; border-radius: 10px;"> <p style="text-align: center; margin: 0;">Corporates, Government Departments, PSUs, others</p> <ul style="list-style-type: none"> ◦ Optimize working capital ◦ Reduced Procurement Cost ◦ Improved Vendor management ◦ Lower administration cost for vendor financing, payments & settlements </div> </div>

<p>Entities registered to operate on TReDS Platform</p>	 <ul style="list-style-type: none"> RXIL, a Joint Venture promoted by SIDBI and National Stock Exchange of India Ltd. 	  <ul style="list-style-type: none"> Mynd Solution's M1Exchange 	 <ul style="list-style-type: none"> Invoicemart, a joint venture of Axis Bank and mjunction
<p>Relevant Link</p>	<p>https://www.rxil.in</p> 	<p>https://www.m1xchange.com</p> 	<p>https://www.invoicemart.com</p> 

MSME Samadhaan

<p>Overview</p>	<ul style="list-style-type: none"> Micro, Small and Medium Enterprise Development (MSMED) Act, 2006 contains provisions to deal with cases of delayed payments to MSEs. As per the provisions, the buyer is liable to pay compound interest (with monthly rests) to the supplier on the amount delayed at three times of the bank rate notified by Reserve Bank. In case he does not make payment to the supplier for the supplies of goods or services within 45 days of the day of acceptance of the goods/service or the deemed day of acceptance. MSME Delayed Payment Portal – MSME Samadhaan has been launched empowering micro and small entrepreneurs across the country to directly register their cases relating to delayed payments by Central Ministries/ Departments/CPSEs/State Governments and other buyers
<p>Eligibility Criteria</p>	<ul style="list-style-type: none"> Any Micro or Small enterprise
<p>Relevant Link</p>	<p>https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_Welcome.aspx</p> 

MSME Sampark





<p>Overview</p>	<ul style="list-style-type: none"> MSME Technology Centres have been one of the key contributors to the Make in India initiative by contributing in various verticals such as Aerospace, Automobile, Electronics, Glass, Footwear, Sports goods, Fragrance & Flavour, etc. These Centres are providing training to around 2.5 lakh students annually and most of them are being absorbed by industry within the country as well as abroad. Identifying the right employment opportunity for these skilled youth is a major challenge. While major corporates have welldefined recruitment processes with a national reach, the challenge remains for small businesses and entrepreneurs to find the right person for the job with relevant experience and skill-set. On the other hand, the job seekers often struggle to match their skills with the job roles, requirements experience, salary expectations, location & industry verticals etc. To bridge this gap between the recruiters and job seekers, the Ministry of MSME launched MSME SAMPARK.
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Eligibility Criteria	<ul style="list-style-type: none"> The MSME Sampark portal is a digital platform, wherein, jobseekers (passed out trainees / students of 18 MSME Technology Centres) and recruiters (various reputed national & multinational companies) register themselves for getting employment and getting right kind of manpower respectively 	
Relevant Link	https://sampark.msme.gov.in/	

MSME Mart





Overview	<ul style="list-style-type: none"> MSME Global Mart is a Business to Business (B2B) portal of National Small Industries' Corporation (NSIC), facilitating online marketing support to Micro, Small & Medium Enterprises (MSMEs) by way of increased visibility, connecting buyers & suppliers, Trade leads & Keyword based unlimited Tender Alerts to grow their business 	
Key Benefits	<ul style="list-style-type: none"> Create your company webs page in minutes Showcase Products & Services 24x7 Keyword-bases unlimited Tender alerts Connect with Buyers and Suppliers Franchise & Distributorship Opportunities Business Trade leads Special Offers on MSME Business Solutions Get Information on upcoming events and exhibition 	
Financial assistance	Subsidy on MSME Mart Subscription <ul style="list-style-type: none"> 80% for SC,ST entrepreneurs 75% for Micro enterprises 	
User Manual	<ul style="list-style-type: none"> Visit the link given, for accessing the user manual https://www.msmemart.com/upload/promotional_material/pdf/MSMEMart_UserManual_Members.pdf 	
Relevant Link	https://www.msmemart.com/ 	


Udyami Bharat Portal (yet to be launched)

Overview	<ul style="list-style-type: none"> The Udyami Bharat Portal (UBP) is a pioneering initiative aimed to revolutionise MSMEs operations in India through digital technology. UBP aims to establish a centralized digital ecosystem for MSMEs, streamlining their interactions with government schemes and support programmes by simplifying the process of discovering and applying for MSME schemes that are best suited to their business needs. 			
Key Pillars	 <p>Unification of Services</p>	 <p>Transparency</p>	 <p>Improved Efficiency</p>	 <p>Accessibility</p>

Key Pillars	<ul style="list-style-type: none"> • Creation of Integrated MSME Profiles • Integration with Central and State Government Departments • Common Application Form (CAF) and Service Request Tracking • Scheme Repository and Scheme Discovery • Business Planning Tools • Chatbot & Helpdesk Services 	
User benefits	Single Sign On (SSO)	A unified login experience, allowing MSMEs to access multiple services with a single set of credentials while simplifying the user experience, reduces the need for multiple passwords, and streamlines the process of accessing various resources and schemes.
	Simplified Navigation	Access to a wide range of central and state-sponsored schemes, making it simpler for users to find relevant opportunities
	Transparent and Clear Communication	Notifications and alerts ensure that users are aware of important updates and deadlines, improving overall communication
	Resource Library and Comprehensive Information	Detailed information about scheme eligibility, benefits, and application procedures, ensuring they are well-informed
	Real-time Updates	Real-time updates on the status of applications and service requests, keeping users always informed
Relevant Link	https://ubputl.com/home Pending official launch	

E-Shram Portal

Overview	<ul style="list-style-type: none"> • The E-SHRAM Portal, launched in 2021 by the Ministry of Labour and Employment, aims to create a National database of Unorganised Workers(NDUV) to improve social security delivery and policy planning. It provides a Universal Account Number(UAN) to workers in sectors like agriculture, construction and domestic works enabling access to benefits and welfare schemes. Workers aged 16-59 with Aadhar and a bank account are eligible, excluding EPFO or ESIC members as they are already covered under formal social security systems. 			
Key Pillars	 Centralised database	 Social Security	 Skill Development	 Inclusivity & Integration
Key Features	<ul style="list-style-type: none"> • Universal Account Number(UAN) • Simplified Registration • Multilingual Support • Data Sharing with States • Integrated Welfare Access 			

User benefits	Access to Social Security	Registered workers can easily avail government welfare schemes like insurance, pensions and maternity benefits. This ensures a safety net for vulnerable workers who were previously excluded from formal support systems.
	Financial Inclusion	By linking bank accounts to their E-shram profile workers receive direct benefit transfers eliminating middlemen and delays
	Job & skilling Opportunities	This portal connects users with government and private sector employment initiatives, skilling and apprenticeships, thereby improving their employability and long term earning potential.
	National Recognition	The Universal Account Number assigned to each worker provides a consistent identity across the country, ensuring portability of benefits and recognition for migrant workers
	Better Support in Emergencies	During crisis such as pandemics or natural disasters, the government can directly support registered workers.
Relevant Link	https://eshram.gov.in/indexmain	

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