

**एमएसएमई-विकास कार्यालय, अहमदाबाद**  
**एमएसएमई मंत्रालय, भारत सरकार की मुख्य योजनाएं**

**UDYAM Registration (<https://udyamregistration.gov.in>)**

Udyam (MSME) registration is necessary for availing any benefit/incentive of MSME Sector. Udyam registration is fully online, paperless and free of cost and on self certification basis. The only Government portal for Udyam (MSME) registration is:<https://udyamregistration.gov.in>

Name of Scheme	Target Beneficiaries	Assistance Provided
<b>PM Vishwakarma Scheme (<a href="https://pmvishwakarma.gov.in/">https://pmvishwakarma.gov.in/</a>)</b>		
PM Vishwakarma	Artisans and craftspeople of 18 identified sector	PM Vishwakarma Certificate and ID Card, Skill Up gradation, Toolkit Incentive (Rs 15000), Credit Support( Rs. 1,00,000 & 2,00,000 collateral free loan at fixed 5% subsidised interest rate.), Incentive for Digital Transactions, Marketing Support
<b>Special Credit Linked Capital Subsidy Scheme for Technology Enablement of SC/ST MSEs (<a href="https://www.scsthub.in">https://www.scsthub.in</a>)</b>		
SCLCSS	MSEs owned by SC/ST	25% Upfront Capital Subsidy (Max Rs. 25 lacs) to SC/ST MSEs under National SC/ST Hub on institutional finance up to Rs 1 crore for procurement of plant & machinery and equipment without any sector specific restrictions on technology upgradation
<b>Prime Minister's Employment Generation Programme (<a href="https://kviconline.gov.in/pmegpeportal">https://kviconline.gov.in/pmegpeportal</a>)</b>		
PMEGP	For setting up of new micro enterprise	15-35% subsidy on the maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector is Rs. 50 lakhs and under Business/ Service sector is Rs. 20 lakhs.
<b>MSME Sustainable (ZED) Certification (<a href="https://zed.msme.gov.in">https://zed.msme.gov.in</a>)</b>		
ZED Certification	MSMEs	Promotion of Zero Effect & Zero Defect manufacturing & financial assistance for attaining ZED certification. <b>Govt of India Incentives</b> <ul style="list-style-type: none"> <li>Joining reward of Rs10,000/- for ZED Certification</li> <li>Subsidy on Certification Cost: 80%, 60% &amp; 50% for Micro, Small &amp; Medium Enterprises respectively. 100% Subsidy for women owned MSMEs. Additional subsidy of 10% to the MSMEs owned by SC/ST Entrepreneurs OR MSMEs in NER/Himalayan/ LW/Island territories /aspirational districts.</li> <li>Financial Assistance(After ZED Certification): For availing Testing OR Management Systems OR Product Certification of upto 75% of the total cost of certification with the maximum ceiling of subsidy being Rs 50,000/-</li> <li>Graded Incentives: Graded incentives as prescribed for the three ZED Certification Levels by various Ministries, State/UT Governments, Banks &amp; Financial Institutions.</li> </ul>
<b>MSME COMPETITIVE (Lean) Scheme (<a href="https://lean.msme.gov.in">https://lean.msme.gov.in</a>)</b>		
LEAN	MSMEs & Group of Enterprise (4-10 MSMEs)	Enhancing competitiveness of MSMEs through implementation of Lean Tools & Techniques. Lean Scheme can be attained in THREE Levels: <b>Level 1: BASIC</b> (Free of cost, Online self-learning on-line module, Max. Duration 02 months, Individual MSME can apply) <b>Level 2: INTERMEDIATE</b> (Total cost per MSME INR1.20 Lakh, 90% GOI grant ,4-10 MSMEs group can apply, Max. duration 06 months) <b>Level 3: ADVANCED</b> (Total cost per MSME INR 2.40 Lakh, 90% GOI grant ,4-10 MSMEs group can apply, Max. duration 12 months) <ul style="list-style-type: none"> <li>Additional 5% GoI grant to MSMEs registering through Industry Association/OEM</li> <li>₹ 5000/ per MSME given to OEM/ Association after completing all stages of lean.</li> </ul>
<b>MSME Innovative Scheme (<a href="https://innovative.msme.gov.in">https://innovative.msme.gov.in</a>)</b>		
Intellectual Property Rights (IPR)	MSMEs	Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.) and Design. Maximum financial assistance to the eligible applicants is as follows: Domestic patent 01 lakh, Foreign patent- 05 lakh, GI - 02 lakh, Design- 0.15 lakh, Trade mark- 0.10 lakh.
Design	MSMEs	GOI assistance for Design Project: 75% (Micro) & 60% (SME) of project cost upto max. of Rs.40 Lakh. GOI assistance for Student Project: 75 % of projects cost, up to max Rs. 2.5 lakh
Incubation	BI/Hi/MSMEs	Financial assistance to HI: Rs. 15 lacs per idea for developing & nurturing the ideas and upto 1.00 cr. for procurement of P& M to strengthen R & D.
<b>Public procurement Policy (<a href="https://sambandh.msme.gov.in">https://sambandh.msme.gov.in</a>)</b>		
To increase participation of MSEs in Govt. procurement	MSEs	Every Central Ministry/ Department / PSU has procurement goal of minimum 25% of the Total Annual Purchases of Products or Services produced / rendered by MSEs, A sub target of 3 % earmarked for procurement from MSEs owned by Woman entrepreneur. A sub-target of 4% earmarked for procurement from MSEs owned by SC/ST entrepreneurs

**Credit Guarantee Fund Trust Scheme For MSEs (<https://www.cgtmse.in>)**

<b>CGTMSE</b>	New/ existing enterprises	Credit guarantee for loans upto ₹ 5 crore, 75-85% <b>Guarantee Coverage to MSEs.</b> Additional benefit to ZED certified unit in <b>Guarantee Coverage &amp; Fee</b>
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**Procurement and Marketing Support (PMS) ([https://my.msme.gov.in/mysmsme/reg/COM\\_Matu.aspx](https://my.msme.gov.in/mysmsme/reg/COM_Matu.aspx))**

<b>Participation in Domestic Trade Fairs/ Exhibition</b>	MSEs	Space Rent Charges: 80% for General & 100% for SC/ST/Women/NER. Contingency expenditure towards travel & freight and publicity: Actual or max. up to Rs. 25000/. (Restricted max 1.5 Lac for A class cities and Rs 80,000/- for other cities)
<b>Assistance for Bar Code</b>	Micro	Financial assistance of 80% of one-time registration fee and annual recurring fee (for first three years) paid by micro enterprises for obtaining up to 100 Nos. of bar codes (i.e. products) or actual max. upto Rs 50,650/-.
<b>Adoption of e-Commerce by Micro Enterprises</b>	Micro	Financial assistance of 75% of paid amount or Max. Rs 25000/- on annual membership fee/subscription fee/contingency expenses (photography, cataloguing, advertising etc.) for selling their products or services (up to 10 new products) through e-commerce portal "MSME Global Mart" being operated by NSIC.( <a href="https://www.msmemart.com">https://www.msmemart.com</a> )

**International Cooperation (IC) Scheme (<https://ic.msme.gov.in>)**

<b>Participation of MSMEs in International Trade Fair through Industry Association</b>	Minimum 10 MSMEs Through Industry Association/EPC	<b>Reimbursement to MSMEs for Physical mode Fair:</b> Stall Charges—actual or max. upto Rs.3.00 lakh, Air Fare - Economy fare actual or max. upto Rs.1.50 lakh, Freight charges-Upto Rs.50,000/-& Rs.75,000/-for LATAM <b>Reimbursement to MSMEs for Virtual Fair:</b> Space/Stall charges including catalogue/digital material max 1.50 Lakh <b>Reimbursement to applicant association (Physical as well as virtual mode):</b> For Adv., publicity charges: actual or max. Rs. 2.50 lakh up to 14 units /5.00 Lakh for 15 or more units <b>Reimbursement to Office Bearer:</b> Air Fare - Economy fare actual or max. upto Rs.1.50 lakh and DA @150 USD per day. Additional benefit to ZED Certified units.
<b>Capacity Building of First Time MSE Exporters (CBFTE)</b>	MSEs with IEC must not be older than 3 years on the date of export shipment	<b>RCMC charges :</b> 75% of fee paid, Max. Rs. 20,000/- <b>Export Insurance Premium paid to ECGC:</b> Max. Rs. 10,000/- year <b>Testing &amp; Quality charges for Export:</b> 75 % of the certification charges, Max. Rs. 1.00 Lakh/year
<b>International Conference/workshop in India</b>	Industry association/ Govt. Organization	Venue, Infra,Catering etc. charges- Max. Rs 10 Lakh Air Fare- Max. Rs 5 Lakh( Minimum 03 foreign speakers/ experts mandatory)

**MSEs Cluster Development Programme (MSE-CDP) (<https://cluster.dcmsme.gov.in>)**

The funding pattern of projects would be as follows (Provision by RIICO for land at concessional rate for CFC )

Components	Total Project cost	Funding Pattern		
		Govt of India	State Govt	SPV
Common Facility Centre	Rs 5 crore to Rs 10 crore	70%	20%	10%
Common Facility Centre	Rs 10 crore to Rs 30 crore	60%	20%	20%
Infrastructure development- New	Rs 5 crore to Rs 15 crore	60 %	40%	---
Upgradation of existing Infrastructure	Rs 5 crore to Rs 10 crore	50%	50%	---

**For projects located in Aspirational District, NER, Hill States, Island Territories, LWE affected districts and clusters with more than 50% micro/village or women owned or SC/ST owned units**

Common Facility Centre	Rs 5 crore to Rs 10 crore	80%	15%	5%
Common Facility Centre	Rs 10 crore to Rs 30 crore	70%	15%	15%
Infrastructure development -New	Rs 5 crore to Rs 15 crore	70 %	30%	---
Infrastructure development-Upgradation of existing Infrastructure	Rs 5 crore to Rs 10 crore	60%	40%	---

**SFURTI (Scheme of Fund for Regeneration of Traditional Industries) (<https://sfurti.msme.gov.in>)**

<b>GOI support to Artisans</b>	Traditional artisans	GOI support up to 2.5 Cr. for 500 or less(minimum 100 artisan) and 5 Cr. for more than 500 artisans group to set up physical infra, CFCs, Raw Material Bank and latest machines etc.
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**Delayed Payment (<https://samadhaan.msme.gov.in>)**

<b>Delayed Payment</b>	MSEs	In case of delay in payments by the buyer beyond 45 days, the MSE may approach the Council through MSE SAMADHAAN Portal for recovery of the payment (with interest), in accordance with the sections 15 to 24 of MSMED Act, 2006.
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**Self-Reliant India Fund scheme(<http://www.nvcfl.co.in/>)**

<b>SRI Fund Scheme</b>	MSMEs with a positive growth trajectory	Established, through NSIC Venture Capital Fund Limited (NVCFL), an Alternative Investment Fund (AIF) as Self Reliant India (SRI) Fund, having Mother Fund-Daughter Fund structure for ensuring availability of growth capital to the MSMEs, through equity/quasi-equity.
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**CHAMPIONS portal ([www.champions.gov.in](http://www.champions.gov.in))**

<b>CHAMPIONS</b>	MSMEs	Suggestion/Query/Grievances/seek guidance on any issue can be filed on this web-portal.
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