



Ready Reckoner of MSMEs Schemes

Ministry of Micro, Small and Medium Enterprises

Government of India | ASSOCHAM Global Research



REGISTRATION & IDENTITY

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Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
1	Udyam Registration	<i>Registration – MSME Classification & Identity</i>	01 Jul 2020	Free, fully digital, paperless registration providing MSMEs with a permanent Udyam number, automatic GSTN/ITR integration, and seamless access to all government schemes and benefits.	udyamregistration.gov.in
2	Udyam Assist Platform (UAP)	<i>Registration – Informal Micro Enterprise Inclusion</i>	11 Jan 2023	Extends Udyam ecosystem to informal micro enterprises (IMEs) lacking PAN/GSTIN, enabling them to access Priority Sector Lending (PSL) benefits and formal credit channels.	udyamregistration.gov.in
3	NSIC Single Point Registration Scheme (SPRS)	<i>Registration / Market Access – Procurement Gateway</i>	1955 (revised)	Enables MSEs to participate in government procurement with exemptions on tender fees and earnest money deposits, along with procurement preferences and single-point registration.	nsic.co.in



CREDIT & FINANCE

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Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
4	Credit Guarantee Scheme – CGTMSE	<i>Finance – Collateral-free Loan Guarantee</i>	30 Aug 2000	Facilitates collateral-free institutional credit through guarantee cover on loans up to ₹10 crore (enhanced April 2025) to MSEs via banks, NBFCs, and SFBs. GoI and SIDBI jointly fund the trust.	cgtmse.in
5	PM Employment Generation Programme (PMEGP)	<i>Finance – Credit-linked Subsidy</i>	2008-09	Supports establishment of new micro enterprises in manufacturing (up to ₹50 lakh) and services (up to ₹20 lakh) through credit-linked margin money subsidies of 15–35% depending on category and location.	kviconline.gov.in
6	Pradhan Mantri MUDRA Yojana (PMMY)	<i>Finance – Collateral-free Micro Loan</i>	08 Apr 2015	Provides collateral-free loans up to ₹20 lakh through Shishu (up to ₹50,000), Kishor (₹50,001–₹5 lakh), Tarun (₹5–₹10 lakh), and Tarun Plus (₹10–₹20 lakh) tiers.	mudra.org.in
7	Mutual Credit Guarantee Scheme (MCGS-MSME)	<i>Finance – Equipment/Machinery Loan Guarantee</i>	17 Feb 2025	Facilitates collateral-free loans up to ₹100 crore for purchase of machinery or equipment. Credit guarantee provided by NCGTC. Amended to include service sector MSMEs; equipment cost threshold reduced to 60% of project cost.	ncgtc.in
8	Self-Reliant India (SRI) Fund	<i>Finance – Equity & Growth Capital</i>	Oct 2021	Provides equity, quasi-equity, and debt to viable MSMEs through a Mother–Daughter Fund structure. Total corpus ₹50,000 crore (₹10,000 crore GoI; ₹40,000 crore from private equity/VC). Managed by NSIC Venture Capital Fund Ltd.	nsicventures.com

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9	MSE Green Investment & Financing (MSE-GIFT)	<i>Sustainability Finance – Interest Subvention + Guarantee</i>	20 Dec 2023	Reduces cost of borrowing for green technology adoption through 2% p.a. interest subvention on term loans up to ₹2 crore. ₹350 crore for subvention; ₹125 crore for credit guarantee (75% cover). Total outlay ₹478 crore under RAMP.	ramp.msme.gov.in
10	Credit Linked Capital Subsidy Scheme (CLCSS)	<i>Technology Upgradation – Capital Subsidy</i>	2000-01	Provides 15% upfront capital subsidy (up to ₹15 lakh) on institutional finance availed by MSEs for technology upgradation in 51 approved sub-sectors. Implemented through SIDBI, NABARD, and SBI.	dcmsme.gov.in
11	Special CLCSS for SC/ST (SCLCSS)	<i>SC/ST Entrepreneurship – Capital Subsidy (25%)</i>	May 2017	Provides 25% upfront capital subsidy (higher than CLCSS) for new enterprises set up by SC/ST entrepreneurs. Total outlay ₹438 crore through FY 2025-26 under National SC-ST Hub.	scsthub.in
12	Interest Subsidy Eligibility Certificate (ISEC)	<i>Khadi / Village Industry Credit – Interest Subvention at 4%</i>	1977	Facilitates access to low-cost working capital for Khadi and Polyvastra producing institutions at a concessional interest rate of 4%, reducing the overall cost of production for village enterprises.	kvic.gov.in
13	Coir Udyami Yojana	<i>Coir Sector Finance – Credit-linked Subsidy</i>	2014 (revised)	Promotes rural entrepreneurship in the coir sector by providing capital subsidy support up to ₹10 lakh for setting up coir processing units and traditional industry projects with affordable financing.	coirboard.gov.in

Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
14	Performance and Credit Rating Scheme	<i>Credit Enablement – Fee Reimbursement</i>	2005	Encourages financial discipline among MSMEs by reimbursing 75% of credit-rating costs, with higher reimbursement for micro enterprises. Implemented through NSIC in partnership with approved rating agencies.	nsic.co.in



PAYMENT PROTECTION & DISPUTE RESOLUTION

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C Payment Protection & Dispute Resolution

Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
15	SAMADHAAN – MSME Delayed Payment Portal	<i>Payment Security – Statutory Interest & MSE Facilitation Councils</i>	30 Oct 2017	Mandates 45-day payment cycle under MSMED Act 2006. Enables MSEs to file online delayed payment complaints against buyers. 161 Micro & Small Enterprises Facilitation Councils (MSEFCs) operational across States/UTs.	samadhaan.msme.gov.in
16	MSE Online Dispute Resolution Scheme (MSE-ODR)	<i>Dispute Resolution – AI-enabled ODR Portal</i>	27 Jun 2025	First-of-its-kind AI-integrated online dispute resolution portal for delayed payment cases under RAMP programme. Synergises legal support with IT tools to accelerate MSME case resolution and reduce pendency.	ramp.msme.gov.in



MARKET ACCESS & PROCUREMENT

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D Market Access & Procurement

Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
17	MSME SAMBANDH – Public Procurement Monitoring	<i>Market Access – Mandatory Procurement (25%+)</i>	2012 (revamped 2016)	Mandates Central Ministries and CPSEs to procure at least 25% of annual purchases from Micro and Small Enterprises (3% reserved for women-owned MSEs). Monitored via real-time dashboard.	sambandh.msme.gov.in
18	Procurement and Marketing Support Scheme (PMS)	<i>Market Access – Trade Fair & Exhibition Support</i>	2010-11	Enhances domestic market access for MSEs through subsidised participation in trade fairs, exhibitions, bar-code registration reimbursement, and establishment of MSME marketing outlets.	dcmsme.gov.in
19	International Cooperation (IC) Scheme	<i>Export Market Access – Trade Fair Reimbursement</i>	1960s (revised)	Supports MSMEs in expanding to global markets by reimbursing airfare and exhibition expenses for participation in approved international trade fairs and buyer-seller meets.	ic.msme.gov.in
20	MSME TEAM Initiative	<i>Digital Market Access – ONDC Onboarding & Digital Marketing</i>	27 Jun 2024	Launched under RAMP programme with outlay of ₹277.35 crore for FY 2024-27. Onboards MSEs onto ONDC, provides digital catalogue creation, awareness workshops, and special focus on women-owned enterprises.	ramp.msme.gov.in
21	NSIC B2B Portal (MSMEMart)	<i>Digital Market Access – B2B Trade Platform</i>	2000s	Digital marketplace facilitating buyer-seller interactions between MSMEs, large buyers, government entities, and export houses for domestic and global trade linkages.	msmemart.com



TECHNOLOGY, QUALITY & SUSTAINABILITY

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Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
22	ZED Certification Scheme (Zero Defect Zero Effect)	<i>Quality & Sustainability – Certification Subsidy</i>	Oct 2016	Encourages MSMEs to adopt quality standards and sustainable production practices. Provides financial assistance of 50–80% of certification costs. Enhanced benefits for women-owned, SC/ST, and aspirational district MSEs.	zed.msme.gov.in
23	MSE Promotion & Investment in Circular Economy (MSE-SPICE)	<i>Circular Economy – Capital Subsidy for Circular Transition</i>	20 Dec 2023	First-ever circular economy scheme for MSEs under RAMP programme. Provides capital subsidy to transition from linear to circular operations, reduce waste, and contribute to India's Net Zero 2070 goal. Total outlay ₹472.5 crore.	ramp.msme.gov.in
24	MSME Champions Portal	<i>Grievance & Monitoring – Centralised Control Room</i>	09 May 2020	Technology-driven centralised portal for resolving MSME grievances, monitoring scheme implementation, providing scheme information in 11 regional languages, and tracking government support through 69 state control rooms.	champions.gov.in



CLUSTER DEVELOPMENT & INFRASTRUCTURE

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F Cluster Development & Infrastructure

Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
25	MSE Cluster Development Programme (MSE-CDP)	<i>Cluster Infrastructure – Common Facility Centres (CFCs)</i>	2007 (revised)	Strengthens cluster infrastructure through soft, hard, and thematic interventions. Supports testing, training, R&D, and renewable energy facilities across 600+ approved projects nationwide.	dcmsme.gov.in
26	Fund for Regeneration of Traditional Industries (SFURTI)	<i>Traditional Industries – Cluster Regeneration</i>	2005-06	Organises artisans and traditional industry workers into clusters and provides financial assistance for productivity, market access, and design development. Over 3 lakh artisans benefited.	sfurti.msme.gov.in
27	ASPIRE – Promoting Innovation, Rural Industry & Entrepreneurship	<i>Rural Entrepreneurship – Agri-Business Incubation</i>	16 Mar 2015	Promotes agro-based rural entrepreneurship through establishment of Technology Business Incubators (TBIs) and Livelihood Business Incubators (LBIs) supporting rural startups and innovation-driven ventures.	aspire.msme.gov.in



SKILL DEVELOPMENT & ENTREPRENEURSHIP

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Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
28	Entrepreneurship & Skill Development Programmes (ESDP)	<i>Skill Development – Pre-Enterprise Training</i>	Ongoing	Builds entrepreneurial capability through structured training on business planning, accounting, regulatory compliance, and market linkages before enterprise establishment. Implemented through DICs and MSME-DIs.	msmedi.dcmsme.gov.in
29	Assistance to Training Institutions (ATI)	<i>Training Infrastructure – Capital Grant to Training Bodies</i>	Ongoing	Provides capital grants to Ministry's training institutions (ni-msme, KVIC, Coir Board, Tool Rooms, NSIC, MGIRI) and State EDIs for creation/strengthening of training infrastructure and EDP/skill development programmes.	ati.msme.gov.in
30	PM Vishwakarma Scheme	<i>Traditional Artisans – End-to-End Artisan Support</i>	17 Sep 2023	Central sector scheme with ₹13,000 crore outlay (2023-28) supporting 18 traditional trades. Benefits include recognition certificate & ID card, basic training (5-7 days, ₹500/day stipend), advanced training (15+ days), toolkit incentive (₹15,000), and collateral-free credit up to ₹3 lakh.	pmvishwakarma.gov.in
31	Yashasvini Campaign	<i>Women Entrepreneurship – Gender Parity in Registration</i>	27 Jun 2024	Campaign to achieve gender parity in MSME registration by 2029. Facilitates Udyam/UAP registration for women-owned MSMEs, raises awareness of schemes, and supports 3% public procurement target from women-owned MSEs.	udyamregistration.gov.in



INNOVATION, DESIGN & INTELLECTUAL PROPERTY

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Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
32	MSME Innovative Scheme – Incubation, Design & IPR	<i>Innovation & IP – Converged Financial Support</i>	2015-16 (revamped)	Supports MSMEs across three pillars: Incubation (new product/process development), Design (product aesthetics and competitiveness), and IPR (patent/trademark/GI registration fee reimbursement up to 50%).	innovative.msme.gov.in



SPECIALISED SECTOR SCHEMES

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I Specialised Sector Schemes

Sl.	Scheme Name	Component	Launch Date	Salient Features	Portal
33	RAMP Programme	<i>MSME Ecosystem Reform – World Bank-Supported Central Sector Scheme</i>	30 Jun 2022	₹6,062 crore World Bank-supported programme (2022-27) addressing access to market, credit, technology, and delayed payments. Umbrella framework covering MSE-GIFT, MSE-SPICE, MSE-ODR, and TEAM sub-schemes.	ramp.msme.gov.in
34	National SC-ST Hub	<i>SC/ST Entrepreneurship – Business Support & Procurement Facilitation</i>	Apr 2016	Operates through NSIC to provide SC/ST entrepreneurs with specialised support services, mentoring, financial assistance, and enhanced public procurement preference (25% of overall and 4% reserved for SC/ST units).	scsthub.in
35	TReDS – Trade Receivables Discounting System	<i>Working Capital / Receivables – Invoice Discounting Platform</i>	2014 (RBI guidelines)	RBI-regulated platform enabling MSMEs to discount their trade receivables from buyers (corporates, CPSEs) through multiple financiers electronically, improving working capital liquidity. 5 platforms operational; mandatory for buyers with turnover ₹250+ crore.	rxil.in / m1xchange.com / invoicemart.com

Thank you

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