



भारत सरकार
 GOVERNMENT OF INDIA
 सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
 MINISTRY OF
 MICRO, SMALL AND MEDIUM
 ENTERPRISES

MSME CONNECT

January to March, 2026 | Volume LXXII



Ministry of Micro, Small and Medium Enterprises,



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The support that MSMEs have received in this year's budget will give them new strength to grow from local to global.

Shri Narendra Modi

Hon'ble Prime Minister

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Engagement Corner

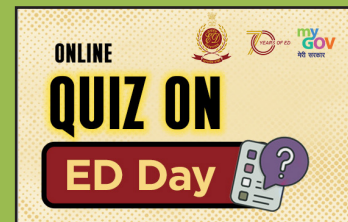
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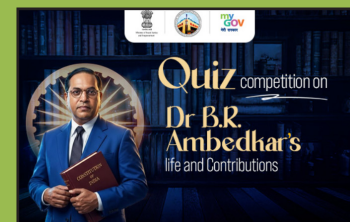


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01. NSIC upgrades from Schedule B to Schedule A

The National Small Industries Corporation Ltd, the Central Public Sector Enterprise (CPSE) under Ministry of MSME, is engaged in the promotion and development of Micro, Small & Medium Enterprises (MSME) sector across the country since more than seven decades. The Ministry of MSME, Government of India through Notification No.K-01/26/2024-SME dated 26.02.2026, upgraded NSIC from the Schedule 'B' to Schedule 'A' category CPSE. The NSIC supports MSME in their entire life cycle through its various interventions such as skilling, capacity building, enhancing their cost competitiveness, marketing support, credit facilitation, growth capital by way of Equity Investments, etc. NSIC is also the implementation partner for several aspirational programmes of Government of India. The recognition of Schedule 'A' will reflect positively on NSIC's management, operation and financial powers boosting it's support to MSME. NSIC received Excellent Ratings from DPE for the year 2024-25 which is a testament to the continuous tireless efforts of the NSIC team over the years.

02. NSIC Celebrates 71st Foundation Day



On 4th Feb 2026, the Hon'ble Union Minister for MSME, Shri Jitan Ram Manjhi graced the 71st Foundation Day of NSIC and emphasized the need for inclusive growth, ensuring that the benefits of development reach every section of society. The Hon'ble Minister complimented NSIC for its role in enterprise creation and employment generation and congratulated NSIC on completing journey of 71 years in nation building and its dedicated service to the MSME sector and lauded its role as a catalyst in strengthening and nurturing India's vibrant MSME sector. On this occasion, the NSIC Foundation Day lecture was delivered by Prof. S. Mahendra Dev, Chairman, Economic Advisory Council to the Prime Minister. The lecture provided an insightful overview of the Indian economy and underscored the resilience

resilience and growth trajectory of India's economic landscape. Sh. S. C. L. Das (Secretary, Ministry of MSME), Dr. S. S. Acharya (CMD, NSIC), Ms. Mercy Epao (Joint Secretary), Shri Kartikeya Sinha, (Director, NSIC), Shri Gaurav Gulati (Director, NSIC) , Shri Manoj Lal (Executive Director, NSIC) amongst other Senior officers were also present on this occasion.

03. Inauguration of PM Vishwakarma Haat 2026



PM Vishwakarma Haat 2026 was inaugurated on 18 January 2026 at Dilli Haat, INA, New Delhi by Hon'ble Union Minister for MSME, Shri Jitan Ram Manjhi, along with Minister of State Sushri Shobha Karandlaje. Secretary (MSME), Additional Secretary & Development Commissioner (MSME), and Senior officials were also present. The Haat organised from 17 to 31 January 2026 provided a structured platform for traditional artisans and craftspeople to showcase, brand, and sell their products directly to consumers, institutions, and international visitors. A total of 117 PM Vishwakarma artisans from various States and Union Territories participated, representing diverse traditional trades. The key objectives of the Haat were to provide direct market access

to PM Vishwakarma artisans; promote branding, packaging, and product innovation; facilitate digital payments and financial formalisation; enable e-commerce onboarding and compliance support; enhance income generation and livelihood sustainability; and promote India's traditional crafts at national and international levels.



During his address, Union Minister Shri Jitan Ram Manjhi highlighted that PM Vishwakarma provides a valuable platform to artisans from village-level background to sell their products and it is a commendable effort. He further said that under the leadership of Hon'ble Prime Minister Shri Narendra Modi, the scheme is enabling artisans across the country to access markets and contribute to national development.

Sushri Shobha Karandlaje mentioned that under the visionary leadership of the Prime Minister, the PM Vishwakarma initiative has achieved significant milestones. She further said that the initiative connects village artisans through an enabling platform, opening pathways to global markets, and reflects sustained efforts of the Government of India and the Ministry of MSME.

The Haat facilitated e-commerce onboarding through Amazon, including product cataloguing, along with



promotion of QR-based digital transactions to encourage cashless payments. The event enabled interaction with visitors from Foreign Missions, contributing to international exposure of Indian crafts, and featured cultural dance performances and activities representing States and Union Territories, highlighting India's rich cultural diversity. PM Vishwakarma Haat 2026 recorded a footfall of over 50,000 visitors, with artisans generating cumulative sales approximately ₹2 crore within 15 days, indicating strong consumer response and effective market linkage.

PM Vishwakarma Haat 2026 emerged as a holistic market-enablement platform integrating craft heritage with branding, digital payments, e-commerce onboarding, and international exposure. It significantly strengthened artisans' professional capabilities and income potential, contributing meaningfully to the vision of "Atmanirbhar Bharat" through "Vocal for Local".

04. Special Guests invited for Republic Day 2026



Hon'ble Union Minister for MSME, Shri Jitan Ram Manjhi, and Minister of State Sushri Shobha Karandlaje interacted with MSME beneficiaries invited as 'Special Guests' to witness the Republic Day Parade 2026 at Kartavya Path, New Delhi.

Shri Jitan Ram Manjhi highlighted MSMEs as a key driver of job creation and national prosperity, emphasizing that individual progress contributes to societal development. Sushri Shobha Karandlaje described the gathering as a "Mini India", bringing together participants from diverse regions, many of whom were visiting Delhi and attending the Republic Day Parade for the first time. The Special Guests represented a broad cross-section of the MSME ecosystem, including beneficiaries of the PM Vishwakarma Scheme, artisans trained under Khadi Vikas Yojana, beneficiaries of the Self-Reliant India (SRI) Fund, and women artisans under Mahila Coir Yojana. Invited along with their spouses, they shared their experiences and success stories.

Senior officials from the Ministry of MSME, National Small Industries Corporation, Khadi and Village Industries Commission, and Coir Board were also present. Shri S.C.L. Das, Secretary, MSME, said that the country's progress is driven by MSME,

while Dr. Rajneesh, Additional Secretary & Development Commissioner (MSME), emphasized critical role of MSME in nation-building.

During their visit, the guests also explored key landmarks, including the Pradhanmantri Sangrahalaya, experiencing India's cultural heritage and democratic legacy.



05. National SC-ST Hub Mega Awareness Programme in Itanagar



The Ministry of MSME, organized a National SC-ST Hub Mega Awareness Programme on 23 February 2026 at D.K. Convention Hall, Itanagar, Arunachal Pradesh, to promote entrepreneurship and spread awareness about MSME schemes.

The programme also facilitated Udyam Registration for entrepreneurs. Shri Pema Khandu, Hon'ble Chief Minister, highlighted MSMEs as a key driver of the Indian economy and emphasized their role in promoting self-reliance.

The event was also attended by Shri Nyato Dukam and Shri Kento Jini, Hon'ble Ministers of Government of Arunachal Pradesh. Senior officials including Ms. Mercy Epao, Joint Secretary, Ministry of MSME and Shri S. S. Acharya, CMD, NSIC were also present at the event. In her address, Ms. Mercy Epao spoke about financial, skilling, infrastructure, and market support available under various schemes of Ministry of MSME, she emphasized that MSME sector is the second-largest employer after agriculture and a major contributor to GDP, manufacturing, and exports.



During the programme, the Chief Minister inaugurated the Entrepreneurship Development Institute (EDI) at Jote. The aforementioned institute established with support by the Ministry of MSME, aims at strengthening skill development and entrepreneurship in the region. The programme provided an interactive platform for entrepreneurs to engage with stakeholders such as SIDBI, SBI, PGCIL, TRIFED, IOCL, NSTFDC, and MSME-DFO.

Key Highlights of the Government

Key government decisions and insights

01. Union Budget 2026–27: Strengthening MSMEs for Growth



“Today, India is riding on the ‘Reform Express’ This Budget will give it new energy and speed”.

- Shri Narendra Modi, Prime Minister

The Union Budget 2026–27 places strong focus on Micro, Small and Medium Enterprises (MSMEs), recognising their important role in job creation, manufacturing and exports. With over 8.21 crore enterprises employing more than 36.49 crore people and contributing significantly to India’s manufacturing output, exports and GDP, the sector continues to be a key pillar of the economy. The Budget aims to further strengthen this ecosystem by building globally competitive “**Champion MSMEs**” that can grow, scale and participate more

effectively in domestic and global markets. At the core of this effort is a clear three-part approach focused on improving access to capital, easing liquidity and strengthening enterprise capabilities. To support growth and expansion, a **₹10,000 crore SME Growth Fund has been announced** to identify and nurture high-potential enterprises. This is complemented by an **additional ₹2,000 crore for the Self-Reliant India Fund**, which will continue to support micro enterprises with access to risk capital. Together, these measures aim to strengthen equity support for MSMEs and help them scale sustainably.

A major focus has also been placed on improving access to working capital and ensuring timely payments. The **Trade Receivables Discounting System (TReDS)**, through which over ₹7 lakh crore has already been unlocked for MSMEs, will be further strengthened by making it a standard platform for purchases by CPSEs and by linking it with the Government e-Marketplace (GeM). With added credit guarantee support and the introduction of receivables as asset-backed instruments, these measures are expected to improve liquidity, reduce delays in payments and make credit more accessible and affordable for MSMEs.

The Budget also proposes the **revival of 200 MSME clusters** across the country, with a focus on improving infrastructure, supporting technology upgradation and creating shared facilities. This will help traditional industries improve productivity, reduce costs and integrate better with modern supply chains and global value chains.

To support MSMEs in managing compliance and day-to-day operations, a new initiative called **“Corporate Mitras”** has been introduced. Through this, trained professionals will provide guidance in areas such as compliance, financial management and basic business processes, particularly benefiting enterprises in Tier-II and Tier-III cities. This step is expected to reduce the burden on small businesses and support their transition towards more formal and organised operations.

Special attention has also been given to sectors where MSMEs play a major role. An integrated programme for the textile sector will support modernisation, employment and capacity building, while handloom and handicraft sectors will receive continued support to improve quality and expand market reach. The **Mahatma Gandhi Gram Swaraj initiative will further strengthen khadi, village and traditional industries** by promoting skills, better production practices and stronger branding and market linkages, especially for rural enterprises.

Overall, the Union Budget 2026–27 takes a comprehensive approach to strengthen MSME by improving access to finance, supporting modernisation and providing institutional support. By focusing on the development of Champion MSME, the Budget aims to create a more resilient, competitive and growth-oriented sector

that will continue to play a central role in India’s economic progress.

02. **Startup India Decade: Fueling Growth, Empowering Entrepreneurs**



National Startup Day (16 January 2026) marks a decade of the Startup India Initiative—transforming India into one of the world’s largest and most diverse startup ecosystems. Launched in 2016, the initiative has evolved into a comprehensive platform supporting startups from ideation to scale, aligned with the vision of Viksit Bharat 2047. India hosts 2+ lakh startups (Dec 2025), with nearly 50% emerging from Tier II/III cities, reflecting the democratisation of entrepreneurship. The ecosystem has grown from just 4 unicorns in 2014 to 120+, with a combined valuation exceeding \$350 billion.

Building India’s Innovation Backbone Led by DPIIT, Startup India has created a strong institutional framework:

- Fund of Funds for Startups (₹10,000 crore): ₹22,942 crore invested across 1,270+ startups
- Startup India Seed Fund Scheme (₹945 crore): Supporting early-stage

- ventures via 219+ incubators • Credit Guarantee Scheme: ₹800 crore collateral-free loans enabled
- Digital Platforms: Startup India Hub, Investor Connect Portal, MAARG Mentorship Platform, and Startup Ranking Framework

The Startup India Investor Connect Portal, in collaboration with SIDBI, enables startups to access multiple investors through a single interface.

Key Schemes Driving Growth

- Atal Innovation Mission (₹2,750 crore): 10,000 labs, 11 crore students, 16 lakh projects; AIM 2.0 focuses on deeptech and inclusion
- GENESIS (₹490 crore): 1,000 deep-tech startups in Tier II/III cities
- MeitY Startup Hub: 6,148 startups supported
- TIDE 2.0: Strengthening ICT startups across 51 incubators
- NIDHI: 12,000 startups, 1.3 lakh jobs, 1,100+ IPs
- SVEP: 37.4 lakh rural enterprises supported
- ASPIRE: Promoting rural innovation through incubators
- PMEGP: Margin money support (15–35%); projects up to ₹50 lakh (manufacturing)
- Expanding into New-Age Frontiers
- AI & GenAI: 400+ AI and 900+ GenAI startups; 2nd-largest hub globally
- SpaceTech: 382+ startups; ₹1,000 crore VC fund planned
- Defence & Drones: 1,000+ defence startups; 526 drone startups
- AgriTech & Fintech: 5,000+ agritech and 14,500+ fintech startups
- Biotech: 9,000 startups; bio-economy at \$105.7 billion

Towards Viksit Bharat 2047

A decade on, Startup India represents a structural transformation—powered by reforms, digital infrastructure and demographic strength. As India moves towards a \$7.3 trillion economy by 2030, startups will remain central to innovation, employment and inclusive growth, shaping a confident and future-ready India.

03. Cabinet Decisions

3.1 Startup India Fund of Funds 2.0



In a major boost to India's growing startup ecosystem, the Union Cabinet has approved the establishment of the Startup India Fund of Funds 2.0 (Startup India FoF 2.0) with a total corpus of Rs. 10,000 crore for the purpose of mobilizing venture capital for the startup ecosystem of the country. The new fund will have a targeted, segmented funding approach. It is expected to play a pivotal role in shaping India's economic trajectory, leading to transformational impact.

3.2 Urban Challenge Fund

In another major impactful decision, the Union cabinet approved the launch of the Urban Challenge Fund (UCF) with a total Central Assistance (CA) of Rs. One lakh crore. CA will cover 25% of the project cost. This will lead to a total investment of Rs. Four lakh crore in urban sector in next five years. This Fund is expected to catalyse large-scale private investment, strengthen urban governance, and accelerate the creation of future-ready cities aligned with national development priorities.

3.3 Boost to Transport Infrastructure



- ₹3,630.77 crore greenfield connectivity project (31.42 km) linking South Delhi, Faridabad and Gurugram to Jewar International Airport via the Delhi-Mumbai Expressway
- ₹3,839.42 crore four-laning of the 80.45km Badnawar-Petlawad -Thandla- Timarwani corridor (MP)
- ₹4,474 crore rail multi-tracking projects in West Bengal and Jharkhand, adding 192 km network capacity.

3.4 Three Rail Multi-Tracking Projects Worth 18,509 Crore Approved



The CCEA has approved three railway multi-tracking projects-Kasara-Manmad, Delhi-Ambala and Ballari-Hosapete-at a cost of 18.509 crore. The projects will add 389 km to the rail network, improve connectivity for 3.902 villages (97 lakh population), boost freight capacity by 96 MTPA, and reduce oil imports and CO2 emissions.

3.5 India Raises Climate Ambition with New NDC

The Union Cabinet has approved India's updated Nationally Determined Contribution (2031-35), enhancing climate targets under the Paris Agreement. It raises goals for emissions reduction, non-fossil energy share, and carbon sink creation, reinforcing India's commitment to sustainable development, clean energy transition, and achieving net-zero by 2070.

04

Highlights of Ministry of MSME

01. Hon'ble Union Minister Shri Jitan Ram Manjhi chaired meeting on Khadi Global Showroom in Bodh Gaya



Hon'ble Union Minister for MSME, Shri Jitan Ram Manjhi, is actively promoting the adoption of indigenous products especially Khadi garments and products in line with the vision of Hon'ble Prime Minister Shri Narendra Modi, with a focus on their international branding and wider outreach across the country. Further advancing this mission, on 17 February 2026, the Hon'ble Minister chaired a meeting at Bodh Gaya, where discussions were held with officials from various departments regarding the selection of a suitable location for establishing a 'Khadi Global Showroom' and a Khadi Experience Centre in Bodh Gaya, along with other related matters.

02. Key Discussions Held on National SC/ST Hub Expansion and MSME Development in Haldwani



The National SC-ST Hub scheme was launched by Hon'ble Prime Minister in 2016. The objective of the scheme is to achieve the mandated target procurement from SC/ST MSE by Ministries /Departments and CPSEs as per Public Procurement Policy of Government of India. Hon'ble Union Minister for MSME, Shri Jitan Ram Manjhi in the meeting held in Haldwani, Uttarakhand with officials of the Ministry of MSME, discussed the progress of various initiatives under NSSH and Khadi and Village Industries Commission. He directed KVIC for strengthening sales and enhancing in-house production efficiency.

03. Inauguration of World Future Forum



On February 11, 2026, Shri Jitan Ram Manjhi, Hon'ble Union Minister for Micro, Small and Medium Enterprises, inaugurated the World Future Forum programme organised by the India SME Forum at Eros Hotel.

On the occasion, the Hon'ble Minister highlighted the importance of innovation, digital transformation, and future-ready strategies for the growth and global competitiveness of MSME. The forum served as a platform for dialogue on emerging trends, opportunities, and the evolving role of MSMEs in shaping India's economic future.

04. Promoting Khadi and Empowering Artisans through National Level exhibition



On January 24, 2026, Sushri Shobha Karandlaje, Hon'ble Minister of State for MSME, inaugurated the National Level Khadi Exhibition 2026 and distributed Gramodyog Vikas Yojana (GVY) tool kits at HMT Ground. Highlighting the significance of Atmanirbhar Bharat, she emphasised that Khadi reflects self-reliance,

sustainable livelihoods, and the spirit of a self-sufficient India. Under the Gramodyog Vikas Yojana, 800 GVV tool kits worth ₹1.49 crore were distributed to 350 artisans from districts including Chikkaballapur, Tumkur, Mandya, and Bengaluru. The tool kits comprised bee boxes, electric pottery wheels, agarbathi-making machines, footwear repairing kits, and electrician tool kits, aimed at strengthening grassroots entrepreneurship. The exhibition witnessed participation from 105 Khadi Institutions and 70 units under PMEGP, SFURTI, and GVV from multiple states including Karnataka, Uttar Pradesh, Jammu and Kashmir, Gujarat, West Bengal, Kerala, Andhra Pradesh, Telangana, Tamil Nadu, Maharashtra, Rajasthan, and Odisha. A total of 175 stalls showcased a wide range of Khadi and Village Industries products.

05. Vidarbha's industrial momentum gains national attention



On February 8, 2026, Sushri Shobha Karandlaje, Hon'ble Minister of State for MSME, visited the exhibition stalls of the Advantage Vidarbha – Khasdar Udyogik Mahotsav in Nagpur. During the visit, she interacted with entrepreneurs and industry representatives, witnessing Vidarbha's strong industrial capabilities, innovation, and growing confidence. The enthusiasm on display reflected the region's readiness for investment, job creation, and balanced regional

development. The participation of over 300 industries, including 110 MSME, highlighted the strong faith of the industrial community in Vidarbha's future and its potential for sustained, inclusive

06. Official Language Conference



On February 3, 2026, Shri Jitan Ram Manjhi, Hon'ble Union Minister for Micro, Small and Medium Enterprises, along with the Hon'ble Minister of State Sushri Shobha Karandlaje chaired the first Official Language Conference organised by the Ministry of MSME in New Delhi. On this occasion, Hon'ble Ministers felicitated prize winners of various competitions conducted by the Ministry as well as the office of Commissioner(MSME) during the Hindi Month 2025. They also formally released the inaugural issue of the magazine titled 'Udyami Mitra' and second issue of MGIRI's Hindi magazine named, 'Grameen Udyamita'.

The initiative marked a significant step towards promoting the effective use of Hindi in official work and reaffirmed the Ministry's commitment to inclusive, transparent, and good governance.

07. 230 SC/ST Youth trained in Hospitality Sector

During FY 2025-26, the National SC-ST Hub Scheme, in collaboration with the Ministry of Tourism, successfully trained 230 candidates through eight Institutes of

Hotel Management in key hospitality roles, including Cafeteria In-charge, Food & Beverage Service Assistant, Guest House Caretaker, and Housekeeping staff. The initiative was strategically designed to enhance employability, build industry-relevant competencies, and nurture a skilled talent pool for the hospitality sector. It represents a meaningful step towards empowering SC/ST communities, strengthening entrepreneurs, and advancing the vision of a self-reliant and inclusive economy.

08. NSIC hosted first MSME TEAM Workshop to boost digital onboarding



The National Small Industries Corporation hosted the first MSME TEAM Workshop (RAMP) on 24 February 2026 in New Delhi. The workshop brought together representatives from 36 States and Union Territories, MSME, and partners from the Open Network for Digital Commerce to accelerate digital onboarding and enhance market access. The initiative marks a significant step towards advancing digital integration and expanding opportunities for MSME across the country.

09. First National workshop on ODR Portal



The Ministry of MSME, organised the first National Workshop on the MSME Online Dispute Resolution (ODR) Portal on 16 March 2026, to promote faster, cost-effective, and technology-enabled mechanisms for resolving commercial disputes involving micro and small enterprises. The workshop brought together MSME industry associations, MSEF Councils, ADR institutions, policymakers, and legal experts to deliberate on strengthening dispute resolution mechanisms and to familiarise stakeholders with the functionality of the MSME ODR Portal.

During the workshop, Shri S.C.L. Das, Secretary, MSME, urged all stakeholders to take collective ownership and emphasised the importance of Centre-State partnership for the effective resolution of disputes through the MSME ODR mechanism. Participants and experts also shared their experiences, highlighting the importance of robust dispute resolution frameworks and the critical role of mediation in efficiently resolving commercial disputes.

10. Roundtable Conference on Public Procurement

The Ministry of MSME, convened a Virtual Roundtable with 230 Central Public Sector Enterprises (CPSEs) on 25 March 2026 to review the progress under the Public Procurement Policy, 2012, with a focus on enhancing procurement from SC/ST and women-owned MSEs. The session was chaired by Ms. Mercy Epao, Joint Secretary, Ministry of MSME, and featured valuable insights from Dr. S.S. Acharya, CMD, NSIC; Md. Salik Parwaiz, Director, Ministry of MSME; Dr. Sumantra Pal, Economic Advisor, Department of Public Enterprises;

and Shri Ajit B. Chavan, Additional CEO, Government e-Marketplace (GeM).

The deliberations underscored the need to further strengthen engagement with MSEs through Vendor Development Programmes, particularly for SC/ST and women-owned enterprises. The Chairperson urged CPSEs to expand their outreach through Vendor Development Programmes and emphasised the importance of regularly uploading procurement data on the Sambandh Portal to ensure transparency and effective monitoring.

11. Entrepreneur Awareness and Special Vendor Development Programme in Nagaland



The 'Entrepreneur Awareness and Special Vendor Development Programme' was successfully organised in Dimapur, Nagaland on 30 March 2026 by the Ministry of MSME, with support from the Government of Nagaland and the Business Association of Nagas (BAN).

Shri S.C.L. Das, Secretary, Ministry of MSME said that the growing participation of youth, particularly women entrepreneurs, who are establishing enterprises, is contributing actively to the State's economy. He also highlighted the commendable use of emerging

technologies such as Artificial Intelligence (AI), which can be leveraged by the youth to create business opportunities and generate employment.

Ms. Mercy Epao, Joint Secretary, Ministry of MSME, in her address elaborated on the financial assistance, infrastructure support, skilling initiatives, and market linkage support provided under various schemes of the Ministry. She informed that more than 7.8 crore MSME are registered on the Udyam Portal, generating employment for over 34 crore people. She further highlighted the key benefits of major MSME schemes.

The programme was conducted to create awareness about various Government of India initiatives, including the National SC-ST Hub Scheme, and to bridge the gap between CPSE demand and the supply capabilities of SC/ST enterprises, with a focus on quality standards and supply chain integration.

Major stakeholders such as CPSEs, financial institutions, Government e-Marketplace (GeM), TRIFED, NSTFDC, State Government officials, and training institutes participated in the programme.

12. Memorandum of Understanding: Driving New Opportunities

a. India and Brazil Signed MoU to strengthen MSME cooperation

During the visit of the delegation led by President of Brazil, H.E. Luiz Inácio Lula da Silva to India, the Ministry of MSME, Government of India, signed a Memorandum of Understanding (MoU) with the Ministry of Entrepreneurship, Micro and Small Enterprises of the

Federative Republic of Brazil on 21 February 2026.

The MoU provides a platform for both sides to deliberate on issues concerning Micro, Small and Medium Enterprises and explore potential areas of cooperation for the mutual benefit of MSMEs in both countries. It also establishes a framework and enabling environment for enterprises to better understand each other's strengths, markets, technologies, and

b. ni-msme partner with AP SERP to boost agro-based cluster in Andhra Pradesh



On 8 March 2026 ni-msme signed an MoU with Society for Elimination of Rural Poverty (SERP), Government of Andhra Pradesh in the presence of Hon'ble Chief Member Shri N. Chandrababu Naidu for the holistic development of the Guntur Pickles & Chilli By-Product Cluster. Shri K. Surya Prakash Goud, Director, SED, ni-msme, exchanged the MoU with Smt. Karuna Vakati, IAS, CEO & Secretary, SERP. As Technical Service Agency ni-msme will introduce solar dryers, sorting & grading technologies to improve quality, productivity and incomes of farmers & SHGs.

05

MSME Schemes at a Glance

Technology Support

- Tool Rooms & Technical Institutions
- Technology Centre Systems Programme
- Technology Centres/ Extension Centres



Building Enterprises

- PM Vishwakarma
- National SC-ST Hub
- Prime Minister's Employment Generation Programme



Access to Finance

- Credit Guarantee Scheme for Micro and Small Enterprises
- Fund of Funds
- Special Credit Linked Capital Subsidy Scheme



Khadi & Village Industries

- Khadi and Gramodyog Vikas Yojana (KGVY)
- Coir Vikas Yojana (CVY)



Infrastructure Support

- Micro & Small Enterprises Cluster Development Programme
- Promotion of MSMEs in NER



Innovation & Incubation Support

- A Scheme for Promotion of Innovation, Rural Industry, and Entrepreneurship
- MSME Champions Scheme
 - MSME Sustainable (ZED) Certification
 - MSME Competitive (LEAN) Scheme



Access to Market

- Public Procurement Policy
- Procurement and Marketing Support Scheme
- International Cooperation Scheme



Training Support

- Assistance to Training Institutions
- Entrepreneurship and Skill Development Programme



Other Schemes

- Raising and Accelerating MSME Performance Programme
 - MSME TEAM Initiative
 - MSME SPICE Scheme
 - MSME GIFT Scheme
 - MSME ODR Portal



Success Stories of MSME Entrepreneurs

01. Empowered by Skill, Elevated by Support, She Built Her Own Success



Smt. Anita Datta Kabadi from Daman always had a passion for beauty and grooming. What began as a skill she nurtured over time soon turned into a dream to build something of her own. With determination and support from the PM Vishwakarma Scheme of Ministry of MSME, Anita took a confident step forward and started her own beauty parlour.

The journey wasn't just about opening a beauty parlour, it was about transforming her skill into a professional and sustainable livelihood. Through the training provided under the scheme, Anita refined her skills and gained the confidence to offer a wider range of services. With the financial assistance of ₹1,00,000 and a modern toolkit, she upgraded her parlour with better equipment, quality products and improved interiors creating a welcoming space for her customers.

As her services expanded to include bridal make-up, facials and modern

hairstyling, Anita began to build a loyal customer base. Her commitment to quality and customer satisfaction set her apart and gradually her efforts translated into higher and more stable income.

Embracing the changing times, Anita also adopted digital payment methods, making her services more accessible and convenient for her clients. Today, her parlour is not just a place of business, it is a symbol of her resilience, growth and self-reliance. Anita's story reflects how the right support, combined with skill and determination, can empower individuals to create meaningful change in their lives.



For more information,
Scan the QR code

02.

Rigtech Infra's Rise: A Story of Innovation, Support and Growth



For Balwant Lal Suman, entrepreneurship was a journey of determination and ambition. A Mechanical Engineer from BIT Sindri with over fifteen years of professional experience, he established Rigtech Infra (OPC) Private Limited (Pipe Manufacturing) in Ranchi with a clear vision of creating a scalable and quality-driven manufacturing enterprise. In the initial stages, limited access to advanced technology, finance, and institutional markets posed significant challenges for growth.

A turning point came with the support of the National Scheduled Caste Scheduled Tribe Hub (NSSH), a flagship initiative of the Ministry of MSME. Through guidance from the NSSH Office in Ranchi, he availed subsidy amounting ₹25 lakh for modern manufacturing equipment in 2023. This enabled improved production efficiency, enhanced quality standards, and readiness to meet the requirements of public procurement.

With strengthened capabilities, Rigtech Infra successfully secured government tenders worth ₹15.75 lakh from Rail Vikas Nigam Limited in 2025. NSSH scheme supported him in expanding market reach, generate employment for 16 individuals, and achieve an annual turnover of ₹4-5 crore.



For more information,
Scan the QR code

03.

From Traditional Craft to Modern Enterprise: Vinod's Journey of Transformation



Shri Vinod V. G., a carpenter from Kozhikode, Kerala, had always carried a deep passion for woodworking. However, limited resources and outdated tools held him back from realizing his full potential. What was once a skilled craft slowly became a struggle to sustain a steady livelihood. Then a turning point came with the PM Vishwakarma Scheme.

With access to structured training under PM Vishwakarma Scheme, Vinod not only refreshed his traditional skills but also learned modern techniques that helped him improve both the quality and efficiency of his work. The financial support of ₹1 lakh loan enabled him to invest in better-quality raw materials. This single step significantly enhanced the finish and durability of his products, helping him attract more customers. Equally transformative was the modern toolkit he received under the scheme. Tasks that once took hours became quicker and more precise. With improved tools and upgraded skills, Vinod found the confidence to take on larger and more complex projects something he had earlier hesitated to do.

As work began to increase, so did his income stability. Vinod didn't stop there, he adapted to the changing times by starting to accept digital payments, making transactions easier for his customers and expanding his reach. Gradually, he transitioned from being a traditional artisan struggling to make ends meet into a modern entrepreneur with a growing business.

Today, Vinod's journey stands as a testament to how the right support, skill development, financial assistance, and access to modern tools can transform not just a profession, but a life.



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04. Strengthening Entrepreneurial Growth through the Business Accelerator Programme



Prakhar Prakash, proprietor of G P Trades, based in Uttar Pradesh, is an emerging entrepreneur who was looking for assistance to access new markets. The turning point came when he participated in the Business Accelerator Programme (BAP) at IIM Kashipur under National SC-ST Hub (NSSH) Scheme.

Through the programme, Prakhar Prakash gained valuable support in the form of expert mentorship, financial literacy, tender documentation etc. He also got opportunity for GeM onboarding and networking with stakeholders. The guidance from industry experts helped him in refining business strategies and reduce early-stage risks. Additionally, interaction with peers and stakeholders strengthened his confidence and opened new avenues for collaboration.

Leveraging the knowledge and capabilities built through BAP, G P Trades successfully secured their first government tender worth ₹ 81 thousand from the Medical Health and Family Welfare Department, Uttar Pradesh in March 2026. He is looking forward to expand his market though participating in the public procurement.



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05. PMEGP Empowers Woman Entrepreneur from Raipur



Dr. Namita Lakra from Raipur, Chhattisgarh, turned her dream of starting her own dental clinic into reality with support under the Prime Minister's Employment Generation Programme (PMEGP) of Ministry of MSME.

In 2023-24, she established a dental clinic in Raipur with financial assistance of 95% of the project cost (project cost- Rs. 9.95 lakh). Through her hard work and dedication, the clinic has now become a successful venture serving local people with quality dental care services.

The clinic currently provides employment to four people and has achieved an annual turnover of approximately Rs. 9 lakh. Dr. Lakra, who belongs to the Scheduled Tribe category, said that becoming an entrepreneur has brought a major positive change in her life. She is now financially independent and is also contributing towards women empowerment and local employment generation.

Dr. Namita Lakra's journey shows how PMEGP scheme of Ministry of MSME is helping aspiring entrepreneurs, especially women, to start their own businesses and become self-reliant.



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06. PM Vishwakarma Transforming Lives of Artisans of Nagaland



Smt. Villi, a basket maker from Zunheboto, Nagaland, strengthened her livelihood through the PM Vishwakarma (PMV) Scheme by combining traditional craftsmanship with modern market opportunities.

Through skill training under PMV Scheme she upgraded her basket weaving skills and learned new product designs using modern materials as per latest market trend.



After completing the training, she availed a ₹1 lakh loan under the scheme to purchase raw materials and expand her business.

Today, Smt. Villi earns nearly ₹15,000 per month, with her income increasing by around 40% through the support provided under the PM Vishwakarma Scheme. Her journey highlights how PMV is empowering traditional artisans through skill training, financial assistance, and better market access.



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07

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The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSME not only play a crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSME are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. The Ministry of Micro, Small & Medium Enterprises (M/o MSME) envisions- a vibrant MSME sector by promoting growth and development of the MSME Sector including Khadi, Village and Coir Industries, in cooperation with concerned Ministries/Departments, State Governments and other Stakeholders, by providing support to existing enterprises and encouraging creation of new enterprises.

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