

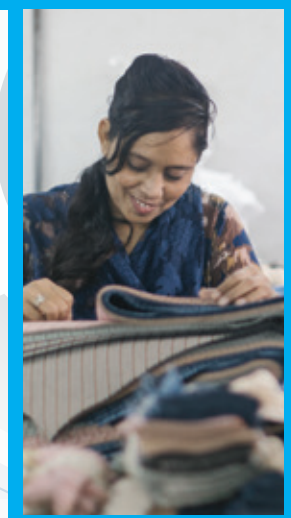
January 2025 | Volume LXVI

MSME CONNECT

Highlights

*PRAVASI BHARATIYA
DIVAS- "A Celebration of
Global Bonds"*

*The 6th meeting of
HPMC of National SC-ST
Hub Scheme*





“Let’s come together and empower
the future of India with knowledge,
courage, and compassion.”

- Swami Vivekananda

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Engagement Corner

Committed to its mission, MyGov consistently presents a dynamic range of interactive initiatives spanning diverse fields. Seize these opportunities to actively engage and win exciting prizes, participation certificates & more. Ensure your voice contributes to the development of a new India!

From Financial Literacy to Financial Security Quiz

Test your awareness of the digital tools that are driving financial inclusion, security, and innovation.

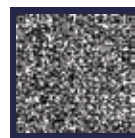


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Survey on Emerging Technologies, Job Creation & Challenges

The Future of Jobs Needs Your Insight! Share your perspective on Emerging Technologies, Job Creation and Challenges to guide impactful policies.



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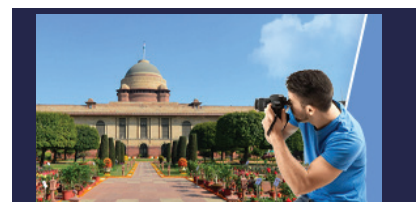


Photography Contest - Moods and Magic

Capture the essence of Kartavya Path to Amrit Udyan in your lens!



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Around the Ministry

Maha Kumbh 2025, A Global Showcase of India's Spiritual and Cultural Legacy

Committed to its mission, MyGov consistently presents a dynamic range of interactive initiatives spanning diverse fields. Seize these opportunities to actively engage and win exciting prizes, participation certificates & more. Ensure your voice contributes to the development of a new India!

Incredible India Pavilion

The Ministry is setting up a 5000 sq. ft. Incredible India Pavilion at the Kumbh site, offering an immersive experience of India's cultural heritage. It will also feature the Dekho Apna Desh, People's Choice Poll, allowing visitors to vote for their favorite Indian destinations.



2025

Multilingual Tourist Infoline

To assist international visitors, the Ministry has launched a multilingual toll-free Tourist Infoline (1800111363), available in ten international languages as well as various Indian languages. This service will provide crucial information and assistance to both domestic and foreign tourists.

Social Media Campaign

A social media campaign with hashtags like #Mahakumbh2025 and #SpiritualPrayagraj is promoting the event globally. The Ministry is collaborating with organizations such as ITDC and UP Tourism to amplify visibility and engage potential visitors.

Curated Tour Packages and Luxury Stays

The Ministry has partnered with India Tourism Development Corporation (ITDC), Indian Railway Catering and Tourism Corporation (IRCTC), and Uttar Pradesh State Tourism Development Corporation (UPSTDC) to offer curated tour packages and luxury accommodations, including 80 luxury tents at Tent City, Prayagraj. Digital brochures detailing these packages have been distributed worldwide.

Enhanced Connectivity

Alliance Air has been enlisted to improve air connectivity to Prayagraj, ensuring easier travel for domestic and international visitors.

Capturing the Spirit of Kumbh

A large-scale photoshoot and videography project will capture the grandeur of the Maha Kumbh, showcasing Prayagraj's spiritual and cultural significance across media platforms.

With these efforts, the Ministry aims to position the Maha Kumbh 2025 as a global landmark event, drawing millions of visitors and highlighting India's spiritual and cultural heritage.

PRAVASI BHARATIYA DIVAS

“A Celebration of Global Bonds”

The Pravasi Bharatiya Divas (PBD) celebrated once in two years on 9th January, is a significant event that honours the contributions of the Indian diaspora to their homeland. The Pravasi Bharatiya Divas (PBD) Convention was first established in 2003 under the government of then Prime Minister Late Shri Atal Bihari Vajpayee, as a platform to recognize and engage with the overseas Indian community.

The Pravasi Bharatiya Divas is the flagship event of the Ministry of External Affairs. It is held in different cities, to showcase the diversity and progress of different regions of India. Since 2015, it has evolved into a biennale event, with theme-based conferences held in the intervening years. This format allows for more focused discussions on specific areas of interest and provides opportunities for networking among the global Indian diaspora.

The 18th edition of Pravasi Bharatiya Divas was inaugurated by the Prime Minister of India, Shri Narendra Modi, on January 9, 2025, at Janata Maidan, Bhubaneswar, Odisha. The event with its theme as “Diaspora’s contribution to a Viksit Bharat” highlighted the pivotal role of the Indian diaspora in nation-building. The event was attended by various Ministers, officials, and a significant number of Pravasi Bharatiyas.

In this event, Minister of State for MSME and Labour & Employment, Sushri Shobha Karandlaje, visited theme pavilions curated by the Ministry of MSME and its organisations. A prototype of Chandrayaan-3, developed by the Central Tool Room and Training Centre (CTTC), Bhubaneswar has been displayed. This Centre has been instrumental in the manufacturing of high-quality critical components, which have significantly contributed to the success of the mission Chandrayaan-3 and “Make in India” initiative.



The Minister also explored new technology demonstration centers, including AR-VR experience hubs, drone technologies, and solar panel manufacturing units. She engaged with Khadi and Village Industries artisans showcasing traditional crafts like Khadi Charkhas, looms, and Paper Mache. She interacted with the beneficiaries of the PM Vishwakarma Scheme. This Scheme, launched by the Prime Minister of India, Shri Narendra Modi on 17th September, 2023, is a flagship Scheme of the Ministry of MSME for providing end-to-end support to the artisans & craftspeople, engaged in 18 trades.

Highlighting India's advancements in medical devices, aero engineering, water purification technologies, and indigenous crafts like Tussar silk and coir products, Sushri Karandlaje lauded the MSME sector's theme pavilion, aptly titled "Charkha to Chandrayaan". She also interacted with members of the diaspora from Dubai, emphasizing their role in promoting Indian culture and craftsmanship globally. She stated that the diaspora has a crucial role in the Hon'ble Prime Minister's vision of achieving a "Viksit Bharat" by 2047. The Minister encouraged Pravasi Bharatiyas to reconnect with their roots and contribute actively to India's growth story.



Welfare of Artisans and Craftspeople

Dr. Ishita Ganguli Tripathy

Government of India's policy approach rests on the principle of enhancing the three critical accesses to enterprises. These three accesses include enhancing access to affordable finance; ensuring access to state-of-the-art technology; and increasing access to extensive and expansive domestic and global markets. Each of these accesses has finer points entailed in them. For example, access to affordable finance not only implies collateral free loans, but also timely payments which are due to smaller suppliers. Similarly, access to technology covers adherence to quality and compliance with environmental standards. In the same vein, mandatory annual public procurement requirements by Government Ministries and Public Sector Units provide an assured market for the goods and services of smaller enterprises.

The recently launched **PM Vishwakarma Scheme** with its objective of providing end-to-end support to artisans and craftspeople of 18 traditional trades definitely has its roots in Welfare Economics, which promises maximization of public welfare with inclusion and public participation. The Scheme is fairly nuanced, futuristic and comprehensively covers all three crucial accesses. Based on the principles of Samman, Samarthya, Sammriddhi of traditional artisans and craftspeople, the Scheme seeks to provide recognition to beneficiaries in the form of PM Vishwakarma certificate and identity card delivered in both physical and electronic forms, besides honing their skills through basic and advanced trainings of 6 days and 15 days, respectively. On successful completion of skill training, those who desire to take loans for entrepreneurship development can apply for collateral free loans up to Rs. 3 lakh, in two tranches of Rs. 1 lakh and Rs. 2 lakh. Each beneficiary receives an Udyam Assist Platform certificate at the time of registration, which makes his/her loan eligible to be considered as Priority Sector Lending. To enhance efficiency and productivity, toolkits worth Rs. 15,000, based on cutting edge technology, are delivered to the beneficiaries at their doorstep. The distribution of toolkits rests on state-of-the-art technology and digitalization. The need to transform to the digital arena is underscored by the fact that the beneficiaries are rewarded for every digital payment or receipt. The Scheme facilitates participation of beneficiaries in trade fairs, exhibitions, selling on e-commerce networks, etc.

The implementation of the Scheme entails a mammoth exercise of coordinating with a large number of stakeholders, each having an important role to play in the successful implementation of the scheme. The Scheme includes challenging coordination among 2.5 lakh Gram Pradhans and around 4,900 Urban Local Bodies involved in verification at level 1; more than 750 district collectors verifying prospective beneficiaries at level 2; 32 Development and Facilitation Offices of Ministry of MSME confirming registrations at level 3; around 900 skill centres imparting training; 217 financial institutions processing loan applications; 5 Digital Payment Aggregators; 1.5 lakh postmen engaged in delivery of modern toolkits; and various e-commerce platforms. These numbers are poised to increase further.



PM Vishwakarma Scheme

Honouring Skills of Vishwakarmas

Provides end-to-end holistic support to the traditional artisans and craftspeople of 18 trades in scaling up to their conventional products and services.

The Scheme has received an overwhelming response. Since its launch on 17th September, 2023, more than 23 lakh artisans and craftspeople have received their PM Vishwakarma certificates and identity cards, along with Udyam Assist Platform certificates. These beneficiaries are spread across the 18 trades, spanning across the length and breadth of the country. More than 10 lakh beneficiaries have attended their basic skill training and around 2 lakh beneficiaries have been sanctioned loans of up to Rs. 1 lakh. More than one-third of the beneficiaries are women. OBC, SC and ST beneficiaries together account for 80% of all registered beneficiaries. Evidently, the Scheme is an affirmative step towards inclusive growth and aspires to achieve the utilitarian objective of the greatest good of the greatest number.

Key Milestones

(1st January, 2024 to 30th December, 2024)

- **Registrations- 24.77 lakh** applications successfully registered.
- **Credit Support- Rs. 2197.72 crore sanctioned to 2.54 lakh** beneficiaries in the form of collateral-free loans at concessional rate of interest.
- **Digital Incentive- 6.58 lakh** beneficiaries are digitally enabled.
- **Marketing support- 75 trade fairs** and exhibitions organized across the country to promote artisans and their crafts & skills.



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MSME Insider

1. The 6th meeting of the High-Powered Monitoring Committee of National SC-ST Hub Scheme

The **6th meeting of the High-Powered Monitoring Committee of National SC-ST Hub Scheme** was held under the Chairmanship of Hon'ble Minister of MSME Shri Jitan Ram Manjhi and Co-Chairship of Hon'ble Minister of State for MSME Sushri Shobha Karandlaje on 03.12.2024 to monitor the progress under the scheme. It was underscored that efforts be intensified by Govt. agencies to achieve the mandated 4% public procurement from SC/ST owned micro and small enterprises. The meeting was attended by the members of the HPMC and officers from Ministry of MSME, and action taken on the decisions of the 5th HPMC meeting and other agenda items were also discussed.



2. Fostering Collaborations with Bahrain

A meeting was held between the Hon'ble Minister of MSME along with Hon'ble Minister of State for MSME, and a delegation led by H.E Abdulla Bin Adel Fakhro, the Minister of Commerce and Industry of the Kingdom of Bahrain, on 03.12.2024. The discussion focused on identifying key areas for collaboration and knowledge-sharing to foster mutual growth in the MSME sector. Both sides deliberated on potential areas of cooperation.



3. organized International Conference on, “Growth & Optimism in MSME Business”.

ni-msme organized an International Conference on “Growth & Optimism in MSME Business- A Global Context (GOMSMEB-2024)” from 19-20 December 2024 at Bhubaneswar, Odisha. In the conference four International speakers Shri F.A.M Zakirul Huq, Bangladesh; Shri Isaac Mainye Mariera, Kenya; Ms.Yujin Han, S.Korea and Dr. Budi Suprpto, Indonesia have delivered presentations in the conference. As many as 130 Udyam Registered MSMEs participated and made it a grand success.



Memorandum of Understanding (MoUs)

1. MoU signed with Micro, Small and Medium Enterprises Development Agency (MSMEDA), Egypt

Dr. Subhransu Sekhar Acharya, CMD, NSIC signed and exchanged an MoU with Mr. Bassel Rahmy, CEO of Micro, Small and Medium Enterprises Development Agency (MSMEDA), Egypt during the inauguration ceremony of Turathna Handicraft Exhibition at Cairo, Egypt, which was inaugurated by Mr. Mostafa Kamal Madbouly, Hon'ble Prime Minister of Egypt on 12.12.2024. The MoU aims at promotion of MSMEs, capacity building of incubators; establish business connects amongst MSMEs of India and Egypt and

to improve the commercial and technical cooperation between India and Egypt in the MSME sector.



2. NSIC has entered into an MoU with SA Engineering College, Chennai, for students



The National Small Industries Corporation (NSIC) signed a Memorandum of Understanding (MoU) with SA Engineering College, Chennai on 23.12.2024. Shri Rajesh Kumar, Senior General Manager, NTSC-Chennai, and Shri S. Amarnath, Correspondent, SA Engineering College, Chennai, signed the MoU.

The MoU aims for capacity building and skill development of students in various emerging Technologies like- UX and UI design, Artificial Intelligence, IoT, Drone and 3D Scanning for better employability and self-employment.

MSME Progress Update



Employment Generation

Prime Minister's Employment Generation Programme (PMEGP) scheme helps in generating employment opportunities by assisting in creation of micro enterprises through subsidy upto 35% on Bank loan. Since its inception in FY 2008-09 up to FY 2024-25 (up to 31.12.2024), a total of about 9.87 lakh micro enterprises have been assisted with a margin money subsidy of Rs. 26,124.27 crore and provided estimated employment to about 80.53 lakh persons. In December 2024, estimated employment of 12,656 persons has been generated by assisting in setting up of 1,582 micro enterprises by providing margin money subsidy of Rs. 105.56 crore.

Market Promotion

The Coir Board participated in “Aspiring Odisha-2024” exhibition for creating awareness among the potential consumers and showcase environment friendly products.

A Seminar cum Industrial Meet was organized at Coimbatore, on 13.12.2024 to invite innovative ideas from the stakeholders for the development of the Coir Industry. A comprehensive action plan for the development of the Coir Industry in India, Coir Vision 2030, was formulated based on the inputs received during the seminar.

Entrepreneurship and Skill Training

Ministry of MSME imparts training on entrepreneurship development and skilling to the prospective entrepreneurs and traditional artisans for setting up of enterprises and creation of employment opportunities, especially in the rural non-farm sector. The details of trainees trained under various Schemes of ARI Division during the month of :

- **PMEGP:** 8,627 persons were provided with Entrepreneurship Development Programme (EDP) training.
- **Khadi Gramodyog Vikas Yojana (KGVY) :** 5,221 persons were trained under Khadi Vikas Yojana and different verticals of Gramodyog Vikas Yojana such as wellness & cosmetics industry, handmade paper, leather & plastic industries, agro-based & food processing industries, pottery, etc.
- **Coir Vikas Yojana (CVY):** 200 women have completed the training programme.
- **MGIRI:** 82 participants were benefitted under Entrepreneurship development training programme.
- **A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE):** 922 persons were trained in the incubation centers for creating self and wage employment opportunities.

Khadi and Village Industries Commission (KVIC)

During the month of December, 2024, a financial assistance of Rs. 46.08 crore has been disbursed to 350 Khadi Institutions based on their production of Khadi under Modified Market Development Assistance and Rs. 5.09 crore has been disbursed to 640 Khadi Institutions as Interest Subsidy.



Capacity Building Programmes

- 1. 25 batches of Entrepreneurship and Skill Development Programmes (ESDP)** have been conducted across Telangana, related to the themes like Python, Junior Software Developer, Video Editing, Hardware & Networking, Digital Marketing, etc. A total of 625 participants attended the skill development programmes. The programmes were supported by Office of DC-MSME, Ministry of MSME under ESDP Scheme.



- 2. 12 batches of Management Development Programmes (MDP)** have been conducted across Telangana, related to themes like-Recycling of E-Waste Management & Recycling Options for MSME, Diffusion of Innovation and Transfer of Technologies, Digital Marketing, Project Preparation Skills for Enterprise Development, etc. A total of 300 participants attended the training programme.
- 3. Four Training Programmes on “Entrepreneurship Development”** supported by Directorate of Skill Development, Government of Tripura under the SANKALP Scheme, were organised in December, 2024. A total of 200 participants attended the capacity building programme for skill enhancement and entrepreneurial learning.

MSME Success Story of Entrepreneurs

Read the Inspiring Journey of Converting Family Recipe into a Thriving Business

A 41-year-old entrepreneur, **Mr. Pravin Thool**, successfully established SUMEDHA GRUH UDYOG, a manufacturer and exporter of various types of pickles. Mr. Thool initially operated a kirana shop and made pickles at home, facing challenges with batch

uniformity. Seeking a solution, he discovered the training program offered by the Bio-Processing and Herbal Division at the Mahatma Gandhi Institute for Rural Industrialization (MGIRI) in Wardha, where he trained from April 2015 to March 2016 under the guidance of Dr. Aprajita Vardhan.

Now, Mr. Thool successfully runs his own brand named “SUMEDHA GRUH UDYOG”. His business generates a monthly turnover of ₹1.5 lakhs, with profits ranging from ₹40,000 to ₹45,000. Currently, he provides employment to four individuals and has accessed financial assistance through the Mudra loan scheme.



Mr. Pravin Thool

Read the inspiring journey of **Mr. Arun H.** A manufacturer of machines for Coir Industry

Read the inspiring journey of **Mr. Arun H., a visionary entrepreneur** from Kalarikkal Veli, Kerala, whose journey is a shining example of grit, determination, and the power of self-belief. In 2012, a young man with a dream to create employment opportunities embarked on a journey that would not only change his life but also inspire countless others.

Arun was not just any young man, he was educated, driven, and determined to create a legacy of hope and success. He had a passion for manufacturing machines for the coir industry, but like many young entrepreneurs, he faced challenges—limited resources, knowledge gaps, and uncertainty about where to turn for support. But fate had a different plan. It was a conversation with a friend that introduced him to the Coir Board and the various government schemes available through the Ministry of MSME that could change the course of his entrepreneurial journey.



Intrigued and hopeful, Arun took a leap of faith and visited the **Coir Board headquarters in Kerala**. There, he discovered a treasure trove of opportunities designed to help small and medium enterprises thrive. He learned about the support provided for registering enterprise, expanding market reach, and the financial aid available through the Coir Board's initiatives. With newfound clarity, Arun registered his enterprise, **Drona Engineering**, and his vision began to take shape.

But it wasn't just the registration that made a difference. It was the unwavering support from the Coir Board, combined with Arun's hard work and determination, that allowed **Drona Engineering** to evolve into a thriving enterprise. The support he received was a crucial turning point, turning challenges into stepping stones. It helped him not only establish his business but also build credibility in the market.

Today, Arun stands tall as the proud owner of two successful businesses—one in the **Coir Weaving sector** and another **Manufacturing Machines for the Coir Industry**. His products now reach across India, and even to countries like Sri Lanka, Vietnam, and Indonesia. From humble beginnings, his company has grown to a turnover of **₹10 crores** and employs more than **28 people**, each one a witness to his dream of creating job opportunities for others.



Know Your **MSME** Scheme



Raising and Accelerating
MSME Performance

RAMP

RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSMEs to market, finance and technology upgradation by enhancing the outreach of existing M/o MSME schemes. The programme also aims at strengthening institutions at the Central and State level, and enhancing Centre- State collaboration



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Objectives

- Accelerating Centre-State collaboration in MSME promotion and development.
- Enhancing effectiveness of existing M/o MSME schemes for technology upgradation.
- Strengthening Receivable Financing Market for MSMEs.
- Enhancing effectiveness of Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE), and promoting guarantee for greening initiatives of MSEs, and women owned MSEs.
- Reducing incidence of delayed payments to MSEs.

Scheme applicable for:

Individual MSMEs through State Government/Agencies



SOCIAL

MEDIA

Social Media

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About the Ministry

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. MSMEs 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. MSMEs 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.

The National Board for Micro, Small and Medium Enterprises (NBMSME) was established by the Government under the Micro, Small and Medium Enterprises Development Act, 2006 and Rules made thereunder. It examines the factors affecting promotion and development of MSMEs, reviews existing policies and programmes and makes recommendations to the Government in formulating the policies and programmes for the growth of MSMEs.

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