

MSME CONNECT

Highlights

- Celebration of Republic Day Parade, 2025
- Ministry of MSME participated in the 18th Pravasi Bharatiya Diwas



“

We added the pledge of Khadi for Transformation to the pledges of Khadi for Nation and Khadi for Fashion.

– Narendra Modi, Prime Minister

”



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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!

PM Yoga Awards 2025

Do you know someone who has made a lasting impact in promoting Yoga? Here's your chance to nominate & celebrate the power of Yoga!



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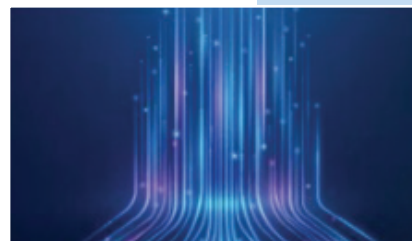


Innovate with GoStats

Turn data into powerful insights! Take part in Hackathon on Data Visualization with the theme 'Data-Driven insights for Viksit Bharat'



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Swachh Sujal Gaon- Reel Making Competition

Caption the evolution of clean, water-secure villages and showcase rural India's inspiring transformation!



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Source:

<https://static.mygov.in/static/s3fs-public/ebook/new-dawn-of-north-east-india/index.html>

Around the Ministry



PM Inaugurated Grameen Bharat Mahotsav 2025

Prime Minister Shri Narendra Modi inaugurated the Grameen Bharat Mahotsav 2025 on 4th January, at Bharat Mandapam, New Delhi. He also addressed the gathering on the occasion. Held from 4th to 9th January, the Mahotsav carried the theme 'Building a Resilient Rural India for a Viksit Bharat 2047' and the motto "गांव बढ़े, तो देश बढ़े".

Through various discussions, workshops, and masterclasses, the event focused on enhancing rural infrastructure, creating self-reliant economies, and fostering innovation within rural communities. The objectives included promoting economic stability and financial security among rural populations, with a special emphasis on North-East India, by addressing financial inclusion and supporting sustainable agricultural practices.

A significant focus of the Mahotsav was to empower rural women through entrepreneurship. The event brought together, government officials, thought leaders, rural entrepreneurs, artisans, and stakeholders from diverse sectors to build a roadmap for collaborative and collective rural transformation. It encouraged discussions on leveraging technology and innovative practices to enhance rural livelihoods and showcased India's rich cultural heritage through vibrant performances and exhibitions.

Source:

https://www.pmindia.gov.in/en/news_updates/pm-to-inaugurate-grameen-bharat-mahotsav-2025-in-new-delhi-on-4th-january/



A Decade of Change: Celebrating the Success of Beti Bachao Beti Padhao in Empowering India's

“Beti Bachao Beti Padhao has been instrumental in overcoming gender biases, and at the same time, it has created the right environment to ensure that the girl child has access to education and opportunities to achieve her dreams.”

The Beti Bachao Beti Padhao (BBBP) scheme, launched by Prime Minister Shri Narendra Modi on 22nd January 2015 in Panipat, Haryana, completed a decade of successful implementation. This flagship initiative by the Government of India aimed to address the declining Child Sex Ratio (CSR), prevent gender-biased sex-selective elimination, and promote the survival, protection, and education of the girl child. Over the years, the scheme evolved into one of the most impactful social initiatives by the Indian government. In 2025, the Ministry of Women and Child Development celebrated the 10th anniversary of the BBBP scheme, marking a decade of relentless efforts to protect, educate, and empower the girl child in India. This milestone aligned with India's vision of a Viksit Bharat 2047 and the global shift from Women's Development to Women-Led Development. The 10th-anniversary celebrations spanned from January 22, 2025, to March 8, 2025, culminating on International Women's Day.

On 22nd January 2025, Union Minister of Health and Family Affairs, Shri J. P. Nadda, along with Union Minister of Women and Child Development, Smt. Annpurna Devi, and Minister of State, Smt. Savitri Thakur, inaugurated the event. The opening ceremony included an oath-taking ceremony and the launch of a compendium of best practices. Additionally, the event featured the launch of the Mission Vatsalya and Mission Shakti portals. Similar events were organized at state and district levels, with special programs on January 22, January 26, and March 8. Activities included rallies, cultural events, felicitation ceremonies, and campaigns under SANKALP: Hub for Empowerment of Women. The celebrations engaged diverse stakeholders, including schoolgirls, women achievers, and community groups. The Ministry also launched a social media campaign to spread greater awareness about the scheme during the occasion.

The Beti Bachao Beti Padhao (BBBP) scheme has made significant progress in improving the lives of girls in India. It has helped improve the Sex Ratio at Birth, increase access to education, expand healthcare, and support women's economic empowerment. The implementing agencies, i.e the districts working with government bodies, NGOs and local communities, the scheme has created a strong foundation for valuing and protecting every girl child. As BBBP enters its 10th year, the focus will be on making long-term changes through inclusive policies, better implementation, and active community participation. This will ensure continued progress toward gender equality and empowerment.

Source:

<https://pib.gov.in/PressReleaseSelfFramePage.aspx?PRID=2094929#:~:text=The%2010th%20Anniversary%20celebrations%20will,and%20Minister%20of%20State%2C%20Smt>

Fostering the Roots: The Age of MSMEs

— *Sushri Shobha Karandlaje, Union Minister of State for MSME & Labour and Employment*

In today's time, the world is moving rapidly towards a technological future where artificial intelligence becomes the central focal point of global narrative. The goal of Viksit Bharat, as envisioned by our honourable Prime Minister Narendra Modi, takes into account to inspire our youth, particularly those from traditionally underrepresented groups such as SC/ST communities, women, differently-abled individuals, ex-servicemen, and economically disadvantaged citizens, to consider entrepreneurship as a viable career path.



The Entrepreneurship & Skill Development programme's vision extends beyond mere business creation. This reflects a strategic approach to addressing unemployment while simultaneously driving economic growth and fostering innovation at the grassroots level. Along with that, there is a wave of joy in the MSME sector with the announcement of the Credit Guarantee Scheme, which offers up to ₹100 crore in collateral-free loans for machinery, directly addressing the critical challenge of access to affordable credit and empowering businesses to invest in advanced technology and enhance their productivity. This democratization of credit is poised to benefit a vast number of small and emerging businesses. It is these businesses that will channel innovation at the root level and will provide a rapid trickle-down effect of wealth creation.

This year's union budget introduces a crucial mechanism for providing credit support during periods of stress, backed by a government-guaranteed fund, which helps prevent businesses from becoming non-performing assets and maintains overall economic stability. The doubling of Mudra Loans to Rs. 20 lakh for entrepreneurs under the 'Tarun' category represents a substantial boost, enabling the scaling of businesses and fostering job creation.



The enhancement of the Trade Receivables Discounting System (TReDS), with a reduced turnover threshold and expanded eligibility, improves liquidity and financial management for MSMEs. The planned expansion of SIDBI branches to all major MSME clusters within three years promises more accessible financial services, driving localized economic growth. Furthermore, the establishment of 50 multi-product food irradiation units and 100 NABL-accredited food quality and safety testing labs will significantly boost the food processing sector, enhancing product quality and opening new market opportunities.



The creation of e-Commerce Export Hubs in PPP mode is another forward-thinking initiative, enabling MSMEs and traditional artisans to access global markets more easily and driving digital transformation and international growth. From the "First Timers" scheme, which provides a one-month salary, capped at ₹15,000, as a direct benefit transfer to newcomers in formal employment sectors, positively impacting approximately 210 lakh young workers, to incentives for hiring new employees in the manufacturing sector, covering EPFO contributions for both employers and employees during the first four years, benefiting 30 lakh individuals. The govt. is institutionalising safeguards and encouraging the youth to drive the engine of India's progress with their immense potential. Along with that, employer's welfare into account too is being taken care of, with the scheme reimbursing employers up to ₹3,000 monthly for

two years for each additional employee earning up to ₹1 lakh per month, targeting the employment of 50 lakh new workers. The govt. is taking a concerted step by partnering with industries to set up hostels and crèches for working women, alongside specialized skill development programmes and providing market access for women-led Self-Help Group (SHG) enterprises. Inclusivity is the motto.

In the pursuit of inclusive economic growth, collaboration between industry and academia has emerged as a crucial factor, particularly in the development of MSMEs. Recognizing this importance, the Ministry of Micro, Small, and Medium Enterprises has implemented the MSME Innovative Scheme under the MSME Champions Scheme, aiming to forge stronger links between educational institutions and the MSME sector.



On the other hand, academic institutions are hubs of knowledge and innovation but sometimes lack real-world application contexts. The MSME Innovative Scheme bridges this gap, creating a symbiotic relationship that benefits both sectors and, by extension, the broader economy. The scheme's approach is multifaceted. The involvement of 697 academic institutions as Host Institutes under the incubation component is a testament to the scheme's widespread adoption and potential impact. One of the key focuses of this collaboration is to enhance the industrial skills of students and MSME personnel. This skill development is crucial for creating a workforce that is not only academically qualified but also industry-ready. For students, it provides invaluable exposure to real-world business challenges and opportunities. For MSMEs, it offers access to fresh perspectives and the latest academic research, potentially leading to innovative solutions for their operational challenges. As of today, we have seen a remarkable growth of 17 crore jobs in the last 10 years. To put things into perspective, employment in the country increased to 64.33 crore in the year 2023-24 compared to 47.15 crore in 2014-15 as per the data published by the Reserve Bank of India (RBI). Under the visionary leadership of Prime Minister Narendra Modi, we take giant leaps ahead towards a Bharat where Vikas reaches every household and touches the life of every soul, amalgamating the collective energy towards the ideal of being a Vishwaguru. There can be no doubt that we are headed to an era of great renaissance that would usher us into the golden age of Viksit Bharat.

MSME Insider

01. A visit of Coir Board Headquarter

Hon'ble Union Minister for MSME, Shri Jitan Ram Manjhi, visited the Coir Board Head Office in Kochi on 11th January 2025, where he reviewed the Coir Board's activities with the Secretary of MSME and other senior officials from the Ministry and the Coir Board. The Hon'ble Minister interacted with representatives of different coir associations and discussed the challenges and opportunities in the industry. Subsequently, the Hon'ble Union Minister visited M/s. Aroor Coir Mats and Mattings Co-operative Society, a well-established coir unit located in Alleppey District, along with senior officials from the Coir Board.



02. Celebration of Republic Day Parade, 2025

100 PM Vishwakarma beneficiaries are invited as “Special Guests” to witness the Republic Day Parade, 2025, at Kartavya Path, New Delhi. A lunch was hosted by the Hon' ble Minister (MSME) Shri Jitan Ram Manjhi for these Vishwakarmas. Speaking on the occasion, the Minister stated that the PM Vishwakarma aims to provide several benefits to artisans, who are either self-employed or intend to set up their own small-scale ventures. The PM Vishwakarma Scheme of the Ministry was launched on 17.09.2023 by the Prime Minister of India, Sh. Narendra Modi. This scheme provides end-to-end support to the artisans & craftspeople belonging to 18 trades. The Minister emphasized that the scheme will ensure self-reliance for a number of such artisans and craftspeople. As of now, 26.96 lakh beneficiaries have been successfully registered in this scheme.



03. A pledge was taken on TB-Mukt Bharat by the Union Minister for MSME on 24.03.2025

Union Minister (MSME), Shri Jitan Ram Manjhi administered a pledge on 'TB Mukta Bharat' to various employees of the Ministry of MSME in Udyog Bhavan. The campaign runs from December 3rd, 2024, to March 24th, 2025. He stated that the Ministry of MSME will provide support for such initiatives. He also stressed that there is a need to focus on factors like clean environments and habitation, nutritious food, and also a need to address the hesitation of people in taking treatment for TB, especially in rural areas. He wished this endeavor a great success. The pledge was taken by the senior officers of MSME, KVIC, NSIC, Coir Board, ni-msme, MGIRI, and the field offices under DC (MSME).



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 subsidies up to 35% on Bank loans. Since its inception in FY 2008-09 up to FY 2024-25 (up to 31.01.2025), a total of about 9.96 lakh micro enterprises have been assisted with a margin money subsidy of Rs. 26,492.84 Crore and provided estimated employment to about 81.30 Lakh persons. In January 2025, estimated employment of 77,856 persons was generated by assisting in setting up of 9,732 micro enterprises by providing margin money subsidies of Rs. 368.57 Cr.

Market Promotion

Ministry of MSME participated in the 18th Pravasi Bharatiya Diwas

Ministry of MSME has participated in Exhibition viz. 18th Pravasi Bharatiya Diwas 2025 from 8th to 12th January 2025 at Janata Maidan, Bhubaneswar. Minister of State for MSME, Sushri Shoba 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. 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.



International Exhibitions

KVIC has organized a state level exhibition at Gaya, Bihar from 16 January 2025 for a period of 10 days.



Coir Board successfully facilitated the participation of the Indian coir sector in two international exhibitions, viz. Heimtextil 2025 in Frankfurt (participated by 13 exporters) and IPM Essen 2025 in Germany (participated by 12 exporters), under the IC scheme of the Ministry of MSME.

Entrepreneurship and Skill Training

The 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 January, 2025 are as given below:

- I. **PMEGP:** 9,228 persons were provided with Entrepreneurship Development Programme (EDP) training.
- II. **Khadi Gramodyog Vikas Yojana (KGVY):** 4,159 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.
- III. **MGIRI:** 146 participants benefited under the Entrepreneurship development training programme.
- IV. **A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE):** 636 prospective entrepreneurs benefited from training programmes and 127 new enterprises were set up under the Scheme.
- V. **Assistance to Training Institute Scheme (ATI) :** In FY 2024-25 a total no. of 9,770 persons have been trained under ATI Scheme upto January, 2025.

Khadi and Village Industries Commission

During the month of January, 2025, a financial assistance of Rs.30.37 crore has been disbursed to 236 Khadi Institutions based on their production of Khadi under Modified Market Development Assistance and Rs.2.76 crore has been disbursed to 528 Khadi Institutions as Interest Subsidy.

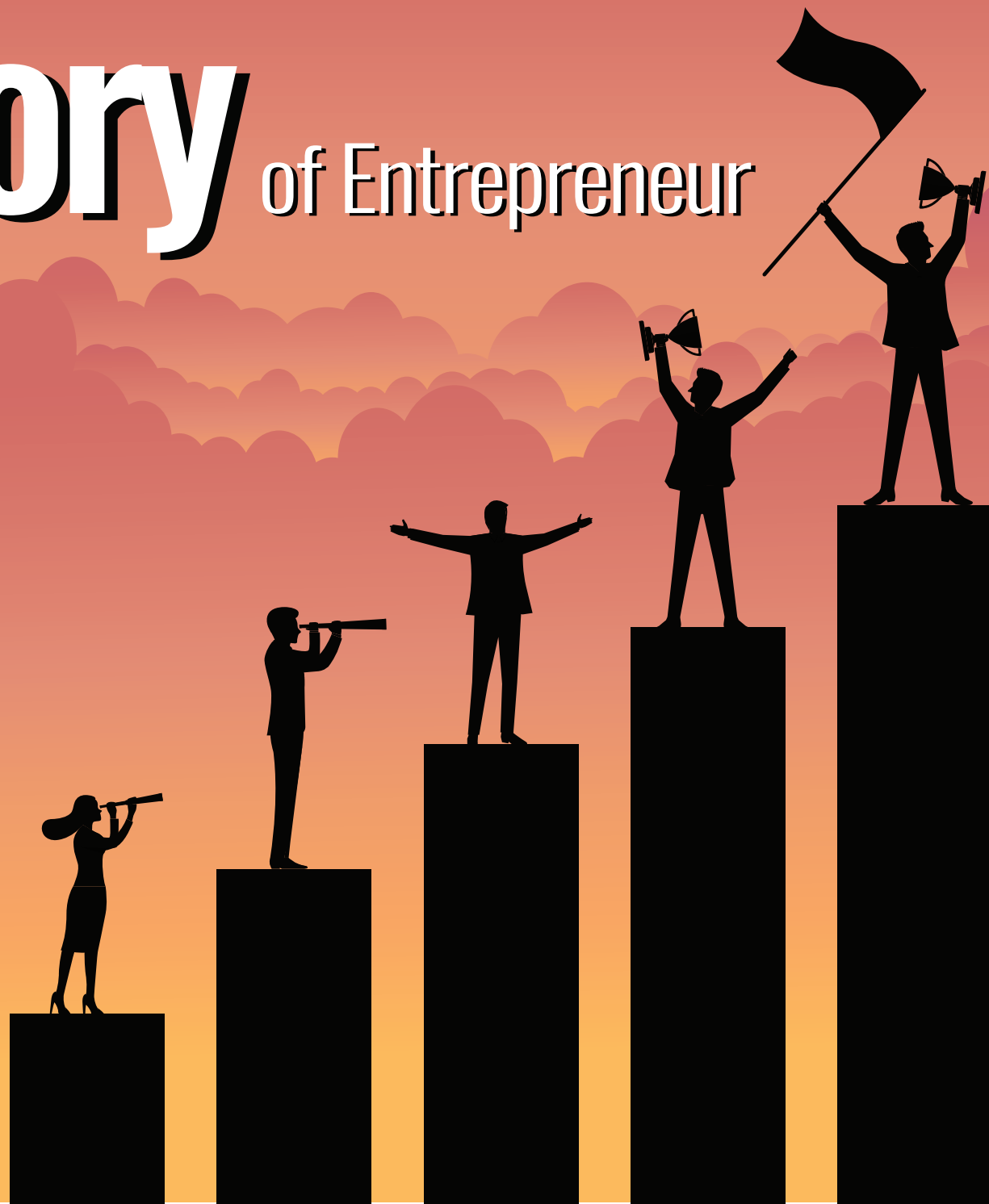


Capacity Building Programmes

- Assam Small Industries Development Corporation Ltd Advance Management Development Programme on Designing Strategic Interventions to make Vibrant, Green & Digital MSMEs under RAMP scheme sponsored by Assam Small Industries Development Corporation Ltd was organised at campus.
- ni-msme has organized a two-day online training program on “Empowering Farmer Producer Companies (FPCs) in India: Unlocking Growth Through Policy, Technology, and Market Linkages” on 20 & 21 January 2025.



MSME Success Story of Entrepreneur





Read the inspiring story of **A Coir firm rooted in tradition**

Alleppey Fibre Tuft Pvt. Ltd., nestled in the heart of Kerala, stands as a testament to the power of tradition and hard work. For years, the enterprise has remained firmly rooted in the age-old techniques of coir production, and today, it's one of the most respected and valuable exporters in the coir industry. With two lines of PVC Coir tuft machines, the enterprise produces an impressive 2,800 square meters of coir mats every single day. But what truly drives this success is the unwavering dedication of the team—a close-knit family of 36 workers and 8 staff members who pour their heart and soul into every product they create. For the past 14 years, this enterprise has been a beacon of hope and strength for the local community of Alleppey. With every mat they produce, they not only sustain their business, but they also uplift the entire region. The firm proudly exports around 7 lakh square meters of coir mats annually, establishing itself as one of Kerala's leading exporters. Yet, this is only the beginning of their journey. Their meticulously crafted mats have made their way across the world to the United States, and the demand for them continues to grow each day.



Know Your MSME Scheme



Credit Guarantee Scheme for Micro & Small Enterprises

Encourages first generation entrepreneurs to venture into self-employment opportunities by facilitating credit guarantee support for collateral free loans/third party guarantee free loans to MSEs.

Key Benefits :

- Credit guarantee for loans up to Rs. 10 crores, without collateral and third-party guarantee.
- Guarantee coverage ranges from 90% (Women owned enterprise) to 75% (others).

Scheme applicable for:

- Micro and Small Enterprises

How to apply:

- Through Member Lending Institutions (Banks and NBFCs)



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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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