



सत्यमेव जयते

Government of India

Ministry of Micro, Small and Medium Enterprises

Citizen's Charter – 2026

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Citizen's Charter

1. Introduction:

1.1 Background: Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy contributing around 31.1% of India's GDP, over 48.5% of India's exports. It contributes significantly to the economy and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSME are complementary to large industries as ancillary units. This sector contributes significantly to inclusive industrial development of the country.

1.2 Ministry of MSME envisions a progressive MSME sector by promoting growth and development of small business, including khadi, cottage, village and coir industries, in cooperation with other Ministries/Departments, State Governments and other stakeholders, by providing support to existing enterprises, adopting cutting edge technologies and encouraging creation of new enterprises. The Ministry is dedicated to fostering inclusive growth by efforts which ensure geographic inclusivity of rural and urban areas and demographic inclusivity of socially and economically weaker sections such as SC/ST communities and promote women entrepreneurship to boost gender parity.

1.3 Ministry of MSME implements various schemes for credit support, technological assistance, infrastructure development, skill development and training, enhancing competitiveness and market assistance to MSME, aimed at creating self-employment opportunities.

1.4 To achieve the objective of promotion and development of MSME sector in the country, the Ministry is supported by a number of statutory and non-statutory bodies under its aegis namely, the Office of the Development Commissioner-MSME, the Khadi and Village Industries Commission (KVIC), the Coir Board, National Small Industries Corporation (NSIC), National Institute for Micro, Small and Medium Enterprises (ni-msme) and Mahatma Gandhi Institute for Rural Industrialisation (MGIRI).

2. Vision:

“Sustainable development of globally competitive Micro, Small and Medium Enterprises (MSME) as an engine of growth for the Indian economy.”

Objective is to Address Challenges Faced by MSME and strengthen the MSME ecosystem			
Formalization and Inclusion	Access to Credit	Access to Finance	Access to Market
Access to Technology	Promoting Digitalization	Infrastructural Bottlenecks	Inadequate Skilling/ Reskilling

3. Mandate of Ministry of MSME

3.1 On 9 May 2007, the erstwhile Ministry of Small Scale Industries and the Ministry of Agro and Rural Industries were merged to form the Ministry of MSME, with the mandate in respect of all matters of policy and planning relating to and coordination of all measures for development of micro, small and medium enterprises, including khadi, cottage, village and coir industries.

3.2 Micro, Small and Medium Enterprises Development Act, 2006 provides a comprehensive statutory framework for the recognition, promotion, development, and protection of MSME in the country. The key features of the Act include:

Statutory definition and classification of MSME, enabling uniform identification of micro, small, and medium enterprises and providing the legal basis for targeted policy support.

- Mandatory registration framework for MSME, facilitating formal recognition of enterprises and enabling their access to government schemes, incentives, and support mechanisms.

- Promotion and development measures, including provisions for credit facilitation, preferential public procurement, creation of dedicated funds, and grant support, aimed at enhancing productivity, technology adoption, and market access.
- Legal framework for addressing delayed payments, mandating timely payment to micro and small enterprises, providing for penal interest on delayed payments, and establishing Micro and Small Enterprises Facilitation Councils (MSEFCs) for dispute resolution.
- Strengthened financial discipline and transparency, including disclosure of outstanding dues to MSME in buyers' financial statements and disallowance of interest on delayed payments as a tax deduction.

Overall, MSMED Act, 2006 serves as the cornerstone legislation for MSME governance in India, balancing developmental support with legal safeguards to enhance the sector's resilience, competitiveness, and contribution to economic growth.

4. Ministry Headquarters- Division-wise Activity & Contacts:-

Sl.No	Division/ Organization under M/o MSME	Head of Division and contact details	Coverage/Activity
(i)	SME Division	Ms. Mercy Epao Joint Secretary (SME) Email: js.sme@nic.in Tel: 011-24011281	SME Division oversees the administrative supervision of NSIC Ltd. and nimsme, and is responsible for implementing key initiatives such as the National SC/ ST Hub Scheme, International Cooperation Scheme, Women Entrepreneurship Cell, and Assistance to

			Training Institutions, among others. The Division also manages the Ministry's media and outreach campaigns for promotion of schemes through electronic, print, and social media platforms. https://msme.gov.in
(ii)	Agro & Rural Industry (ARI) Division	Sh. Vipul Goel Joint Secretary (ARI) Email : js.ari@nic.in Tel: 011-24011280	The ARI Division looks after the administration of statutory body- the Khadi and Village Industries Commission (KVIC) and also of the Mahatma Gandhi Institute for Rural Industrialization (MGIRI). It also supervises the implementation of the Prime Minister's Employment Generation Programme (PMEGP). https://msme.gov.in
(iii)	AFI Division	Sh. Keshevedra Kumar, Joint Secretary (AFI) Email: js.afi-msme@gov.in Tel: 011-24011279	AFI Division is responsible for implementation of "Raising and Accelerating MSME Performance" (RAMP) scheme and all its components, references

			from Regulatory Bodies; Externally Aided projects including ADB; Multilateral Financial Institutions for funding support and technical assistance; UNIDO Projects; HLC-NFRR & Viksit Bharat; Task Force on Compliance Reduction & Deregulation; and Policy. The division also looks after the administration of statutory body- Coir Board. https://msme.gov.in
(iv)	General Administration and Technology	Sh. Vinamra Mishra, Joint Secretary (A&T) Email: js.tech.msme@gov.in Tel: 011-24011286	This division is responsible for:- General Administration: R&I and General Administration, Protocol, RTI/CPGRAM/PG, Cash, Allocation of Business rules/ India Code Portal, Parliament Cell, Legal Cell/LIMBS Technology: MSME Champion Scheme, Public Grievances, CPGRAMS, Champion Grievance Cell & Portal, Artificial Intelligence, Portal of Portals.

(v)	Integrated Finance Wing (IFW) and Budget Division	Dr. Simmi Chaudhary Economic Adviser Email: ea-msme@gov.in Tel: 011-24011283	IFW: IFW of the Ministry scrutinizes financial proposals from the Ministry and the Office of DC (MSME), provides concurrence and policy advice on expenditure-related matters, and examines Cabinet/EFC/SFC proposals related to this Ministry. The Wing also examines other miscellaneous proposals relating to signing of MoU/Agreements/Contracts, engagement of Consultants/Outsourced manpower, foreign visits, etc. submitted by various Divisions. Budget: Budget Division is primarily responsible for budget formulation, fund release, and expenditure monitoring of the Ministry. Its key functions include preparation of Demands for Grants, Budget Estimates, Revised Estimates, Appropriation Accounts, and monthly/quarterly
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			monitoring of expenditure, including SCSP, TASP and NER components. The Division also handles monitoring of unspent balances, uploading of budget data on UBIS, coordination for parliamentary and departmental meetings, and other related budgetary and financial management activities.
(vi)	Establishment, Vigilance, Coordination, Data Management (including data Analytics), and Official Language	Ms. Kajal Jain Deputy Director General Email: ddg-msme@gov.in Tel: 011-24011284	This division looks after:- ▪ Establishment and Vigilance matters of employees of the Ministry; capacity building & Training of employees; ▪ Coordination matters; ▪ Analysis of data and statistics related to the MSME Sector; and provides technical inputs for evidence based decision making pertaining to MSME Sector. Technical coordination with all stakeholders towards

			▪ development and maintenance of MSME databases. ▪ It also handles SS & PR scheme, Annual Report of Ministry, e-Pragati, e-Samiksha, RRCPS Portal, AVAMS Portal, She-Box Portal etc. ▪ Matters related to compliance with the Official Languages Act, 1963 and Official Language Policy of the Union
(vii)	Information Technology (IT) and Planning	Dr. Simmi Chaudhary Economic Adviser Email: ea-msme@gov.in Tel: 011-24011283	Handling Planning for M/o MSME and all IT related functions including DBT, PM Gati Shakti, Prayas, Digital Governance, NIC & Cyber Security and e-office implementation. Coordinating the complete compliance of the directives for the Direct Benefit Transfer (DBT) schemes of the Ministry. Implementing promotion of Digital Payment in the Ministry and managing the IT Cell of the Ministry are some of its other

			important activities. It also handles matters related to SGoS, Standing Committee of Secretaries on Economic Affairs https://msme.gov.in
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5. Attached office and Subordinate organizations

(i)	Office of the Development Commissioner (MSME)	Office of DC-MSME Kartavya Bhavan 3, 2nd Floor, Kartavya Path, Rajpath Area, Central Secretariat, New Delhi – 110001 PABX No-011-23063800	Office of the Development Commissioner (O/o DC-MSME) implements policies and various programmes and schemes for providing infrastructure and support services to MSME. O/o DC-MSME is an attached office of the Ministry, headed by the Additional Secretary & Development Commissioner (AS&DC), MSME. It functions through a network of 33 MSME Development and Facilitation Offices (MSME-DFOs), 31 Branch MSME-DFOs, 2 MSME Development Nucleus Cell (Ladakh and Lakshadweep), 7 MSME
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			Testing Centres (MSME-TCs), 7 MSME-Testing Stations (MSME-TSS), 18 Technology Centres (also known as Tool Rooms and Technical Institutions (TRs and TIs). https://www.dcmsme.gov.in
(ii)	KHADI & VILLAGE INDUSTRIES COMMISSION (KVIC)	Headquarters- KHADI & VILLAGE INDUSTRIES COMMISSION "Gramodaya", 3, Irla Road, Vile Parle (West), Mumbai, Pin-400056. Maharashtra, India. Telephone : 022-26714320 https://www.kvic.gov.in	The Khadi and Village Industries Commission (KVIC), established under the Khadi and Village Industries Commission Act, 1956, is a statutory body under the Ministry of MSME, engaged in promotion and development of Khadi and Village Industries, with the primary goal of creating employment opportunities in rural areas and bolstering the rural economy. As a key organization in the decentralized sector, KVIC plays a pivotal role in generating sustainable non-farm employment at lower per capita investment. Its activities include skill development,

			technology transfer, research and development, marketing, and generation of employment and self-employment opportunities in rural regions. https://msme.gov.in
(iii)	Coir Board	Coir House, Coir Board, M.G. Road, Kochi, Kerala, 682 016 Tel : 0484-2351900 Fax : 0484-2370034 http://coirboard.gov.in/	The Coir Board is a statutory body established under the Coir Board Industry Act, 1953 (NO. 45 of 1953) for promoting overall development of the coir industry and improving the living conditions of the workers engaged in this traditional industry. The activities of the Board for development of coir industries, inter-alia include undertaking scientific, technological and economic research and development activities; collecting statistics relating to exports and internal consumption of coir and coir products; developing new products and designs; organizing publicity for promotion of exports and internal sales;

			marketing of coir and coir products in India and abroad; preventing unfair competition between producers and exporters; assisting the establishment of units for manufacture of the products; promoting co-operative organization among producers of husks, coir fibre, coir yarn and manufactures of coir products; ensuring remunerative returns to producers and manufacturers, etc. http://coirboard.gov.in/
(iv)	National Small Industries Corporation (NSIC)	NSIC Bhavan, Okhla Industrial Estate, New Delhi - 110020, Tel: 011-26926275, 011-26926370	National Small Industries Corporation (NSIC), is an ISO 9001:2015 certified Government of India Enterprise under Ministry of Micro, Small and Medium Enterprises (MSME). NSIC has been working to promote, aid and foster the growth of micro, small and medium enterprises in the country. NSIC

			operates through countrywide network of offices and Technical Centres in the Country. In addition, NSIC has set up Training cum Incubation Centre managed by professional manpower. The main activities of NSIC are to promote and MSME sector by providing integrated support services encompassing Marketing, Technology, Finance and other services." https://www.nsic.co.in/Home/Index
(v)	NI-MSME	National Institute for MSME (ni-msme) Yousufguda 500 045, Hyderabad, Telangana Tel: 40-23633260 Email: info@nimsme.org ar@nimsme.org https://www.nimsme.gov.in/	The primary objective of ni-msme is to be the Trainer of Master Trainers. Today, with the technological development and ever-changing market scenario, the organization's involvement has undergone changes too. From being merely training, ni-msme has widened its scope of activities to consultancy, research, education, extension and information services.

(vi)	Mahatama Gandhi Institute for Rural Industrialization	Mahatma Gandhi Institute for Rural Industrialization Maganwadi, Wardha, Maharashtra – 442 001. 0752-240328 Email: director.mgiri@gmail.com	The main objectives of the institute are: (i) to accelerate rural industrialization for sustainable village economy so that KVI sector co-exists with the main stream (ii) attract professionals and experts to Gram Swaraj, (iii) empower traditional artisans, (iv) innovation through pilot study/field trials, (v) R&D for alternative technology using local resources www.mgiri.org
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6. Main Services to the citizens: -

Sl. No.	Schemes/ Programmes	Brief introduction of the scheme	Our Standard Service Days	Officer to be contacted
1.	Promoting policy support and guidance to KVIC in respect of PMEGP	Prime Minister's Employment Generation Programme (PMEGP) is a credit-linked subsidy scheme aimed at generating	45	Ms. Nayantara Sasikumar Director Email: n.sasikmar@nic.in Tel: 011-24011289

		employment by micro-enterprises in the non-farm sector. It provides Margin Money (Subsidy) to beneficiaries who avail loans from banks to set up new enterprises, thereby promoting entrepreneurship and employment opportunities in the country. The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level.		
2.	Release of fund to KVIC under PMEGP		30	
3.	Providing policy support and guidance to KVIC	The objective of KVI is to increase productivity and wages of Khadi	50	Ms Jyotsna Gupta Director (ARI) ARI Division Email:

4.	Release of funds to KVIC under different schemes	artisans & secure livelihood, increase number of artisans, improve infrastructure for Khadi production, increase Khadi production and sales, Renovate & modernize sales outlets and Promote Marketing and Exports through the implementation of various scheme components like – (i) Modified Market Development Assistance (MMDA) (ii) Interest Subsidy Eligibility Certificate Scheme (ISEC) (iii) Work-shed Scheme for Khadi Artisans (iv) Strengthening	30	dir-msme@gov.in Tel: 011-24011285
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		Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure (v) Centre of Excellence for Khadi (CoEK) (v) Marketing (Exhibitions) and (vi) Science & Technology (S&T) Scheme.		
5.	Providing policy support and guidance to MGIRI	To support, upgrade and accelerates the process of rural industrialization in the country following Gandhian vision of sustainable village economy, self-sufficient in employment and amenities and to provide S&T inputs to make the rural products and services globally competitive.	55	
6.	Providing policy support and guidance to MGIRI		30	

7.	Matter related with Coir Board	1. Coir Board is implementing the umbrella Scheme 'Coir Vikas Yojana' (CVY) aimed at sustainable development of the coir sector through enhanced production, employment and export as well as domestic marketing of coir and coir products. The Umbrella Scheme CVY has the following major components:	35	Ms. Nayantara Sasikumar Director Email: n.sasikmar@nic.in Tel: 011-24011289
8.	Release of fund to Coir Board	2. 3. Science and Technology 4. Skill Upgradation	30	

		& Mahila Coir Yojana 5. Export Market Promotion 6. Domestic Market Promotion 7. Trade and Industry Related Functional Support Services		
9.	International Cooperation Scheme	The scheme aims to build Capacity of MSMEs for entering International market by facilitating their participation in international exhibitions/ fairs/conferences / seminar/ buyer-seller meets abroad as well as providing them with actionable market-intelligence and	60	Dr. Dilasha Anand (IES), Joint Director (IC/WEC) Email: dilasha.vasudeva@gov.in Tel: 011-24010337

		reimbursement of various costs involved in export of goods and services. The Scheme provides opportunities to MSMEs to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demand, emergence of new markets, etc.		Ms. Nayantara Sasikumar Director Email: n.sasikmar@nic.in Tel: 011-24011289
10.	National SC-ST Hub Scheme	To empower the SC/ST population to participate in public procurement process and fulfill the mandated target of 4% procurement from SC/ST enterprises under Public	30	Shri H.K. Wadhwa Director(SME) Email: hk.wadhwa@nic.in Tel: 011-24011294

		Procurement Policy by the Ministries, Departments and CPSEs.		
11.	Assistance to Training Institutions (ATI) Scheme	Under the scheme, assistance is provided to training institutions under the Ministry viz., ni-msme, KVIC, Coir Board, Tool Rooms, NSIC & MGIRI in the form of capital grant for the purpose of creation and strengthening of infrastructure and support for entrepreneurship development and skill development training programmes. Assistance is also provided to existing State level EDIs for creation or	60	

		strengthening/ expansion of their training infrastructure.		
12.	IEC/Media Cell	It promotes MSME schemes and initiatives through social media, digital, print, outdoor, and electronic media. It disseminates scheme benefits and success stories via social media platforms and the quarterly e-newsletter MSME Connect, conducts paid publicity through TV, radio, print, outdoor media, and short videos, and publicizes major events of the Ministry.	30	Ms. Reeta Yadav, Joint Director, Email: reeta.yadav91@ gov.in
13.	Raising and Accelerating MSME	The scheme aims at improving	60	

	Performance (RAMP) Programme	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		Ms. Ankita Pandey, Director, Tel: 011-24011288; Email id: ankita.pandey@nic.in
14.	Online Dispute Resolution (ODR) Portal	The ODR portal provides end-to-end digitized resolution of the delayed payment cases. The portal provides the functionality of the entire lifecycle of a case - e-filing, scrutiny, listing,	90	

		payment of application fees (if any) charged by MSEFCs, case management, scheduling of hearings, evidence, settlement agreements, hearings, awards, orders, etc.		
15.	Issues related to Update of Web based Data Portals, IT related matters		60	Ms. Reeta Yadav, Joint Director, Email: reeta.yadav91@gov.in

7. (I) Grievance & RTI Mechanism: -

	Nodal Officer	Appellate Authority
For Grievances Redressal	Sh. Anil Kumar, Deputy Secretary Room No. 759, East Block-7 Level-6, RK Puram, Sector-1, New Delhi-110066 Email id: anil.kumar75@nic.in	Sh. Vinamra Mishra, Joint Secretary (A&T), Ministry of MSME, 2nd Floor, Kartavya Bhavan-3, New Delhi- 110001 Tel: 011-24011286 Email id:

		js.tech.msme@gov.in Ministry of MSME, 2nd Floor, Kartavya Bhavan-3, New Delhi- 110001
For RTIs	Vinay Kumar, Under Secretary Nodal CPIO Ministry of MSME, 2nd Floor, Kartavya Bhavan-3, New Delhi- 110001 Ph : 011-24011307 Email id: vinay.kr26@gov.in	Sh. Anil Kumar, Deputy Secretary Room No. 759, East Block-7 Level-6 RK Puram, Sector-1 New Delhi-110066 Email id: anil.kumar75@nic.in

(II) Prompt Grievance Redressal (subject specific): -

Subject Matter	Name & Designation Officers	Contact No.	E-mail
KVI-1 & 2/ MGIRI	Ms. Jyotsna Gupta Director	011-24011285	dir-msme@gov.in
RAMP	Ms. Ankita Pandey, Director	011-24011288	ankita.pandey@nic.in
GA/Protocol	Sh. Pramod Kumar, Deputy Secretary	011-24011323	pramod.kumar70@nic.in
WEC/IC	Dr. Dilasha Anand (IES), Joint Director	011-24010337	dilasha.vasudeva@gov.in
SME/EDI	Sh. H.K. Wadhwa Director	011-24011294	hk.wadhwa@nic.in
Rajbhasha/ Coordination / DATC	Sh. Shailesh Rana Deputy Secretary	011- 24011295	shailesh.rana27@gov.in

Establishment	Ms. C.V. Sarada Deputy Secretary	011-24011293	<i>vs.chikkala@nic.in</i>
Vigilance	Sh. Anil Kumar, Deputy Secretary	011-23061546	<i>anil.kumar75@nic.in</i>

Note:

Applicants can meet the Nodal Grievance Officer on every Wednesday between 10:00 am– 1:00 pm. Prior intimation will be highly appreciated.

i. Expectations from Applicants

- Submission of complete, precise and factual grievances pertaining to M/o MSME on PGPortal (<https://pgportal.gov.in>)
- Provide identification preferably by giving telephone no. / email ID for follow up
- Avoid submission of anonymous/pseudonymous grievances.

ii. For Grievance Redressal Process and Timeline please refer <https://pgportal.gov.in>. As per the guidelines of Department of Administrative Reforms and Public Grievances (DARPG), the following are not taken up for redressal:

- RTI matters
- Court related/ Subjudice matters
- Religious matters
- Suggestions
- Grievances of Government employees concerning their service matters including disciplinary proceedings etc. unless the aggrieved employee has already exhausted the prescribed channels keeping in view the DoPT OM No. 11013/08/2013-Estt. (A-III) dated 31.08.2015.

(iii) Information about facilitating implementation of Right to Information (RTI), 2005.

- An RTI /PG Cell has been set up in M/o MSME for monitoring RTI implementation as per RTI Act, 2005 in M/o MSME and its organisations (i.e. attached/sub-ordinate offices and statutory bodies).

- The Applicant may file RTI applications through online portal (<https://rtionline.gov.in/>)
- Applicant may also find suo motu disclosure u/s 4 of the RTI Act, 2005 on the link <https://msme.gov.in/right-information-act?status=archive>
