

MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

DEMAND NO. 68

Ministry of Micro, Small and Medium Enterprises*(In ₹ crores)*

	Actual 2023-2024			Budget 2024-2025			Revised 2024-2025			Budget 2025-2026		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Gross	21499.91	594.26	22094.17	21549.87	588.08	22137.95	16718.15	588.55	17306.70	22452.42	715.73	23168.15
Recoveries	-310.89	...	-310.89	...	...	...	...	...	...	...	...	...
Receipts	...	...	...	...	...	...	...	...	...	...	...	...
Net	21189.02	594.26	21783.28	21549.87	588.08	22137.95	16718.15	588.55	17306.70	22452.42	715.73	23168.15
A. The Budget allocations, net of recoveries, are given below:												
CENTRE'S EXPENDITURE												
Establishment Expenditure of the Centre												
1. Secretariat	33.59	...	33.59	35.10	...	35.10	35.25	...	35.25	35.53	...	35.53
2. Development Commissioner (MSME)	188.98	14.81	203.79	209.72	12.58	222.30	187.22	13.55	200.77	200.48	15.73	216.21
Total-Establishment Expenditure of the Centre	222.57	14.81	237.38	244.82	12.58	257.40	222.47	13.55	236.02	236.01	15.73	251.74
Central Sector Schemes/Projects												
Development of Khadi, Village and Coir Industries												
3. Scheme for Fund for Regeneration of Traditional Industries (SFURTI)	2.41	...	2.41	260.00	...	260.00	70.00	...	70.00	362.00	...	362.00
4. Coir Vikas Yojana	92.15	...	92.15	103.10	...	103.10	75.10	...	75.10	104.39	...	104.39
5. <i>Khadi Gramodyog Vikas Yojana</i>												
5.01 Khadi Grant (KG)	287.56	...	287.56	461.00	0.50	461.50	395.50	...	395.50	464.00	...	464.00
5.02 Khadi Vikas Yojana	343.19	...	343.19	515.19	...	515.19	420.61	...	420.61	541.77	...	541.77
5.03 Gramodyog Vikas Yojana	30.23	...	30.23	60.50	...	60.50	50.00	...	50.00	60.00	...	60.00
<i>Total- Khadi Gramodyog Vikas Yojana</i>	<i>660.98</i>	<i>...</i>	<i>660.98</i>	<i>1036.69</i>	<i>0.50</i>	<i>1037.19</i>	<i>866.11</i>	<i>...</i>	<i>866.11</i>	<i>1065.77</i>	<i>...</i>	<i>1065.77</i>
Total-Development of Khadi, Village and Coir Industries	755.54	...	755.54	1399.79	0.50	1400.29	1011.21	...	1011.21	1532.16	...	1532.16
Technology Upgradation and Quality Certification												
6. ASPIRE (Promotion of Innovation, Rural Industry and Entrepreneurship)	2.84	...	2.84	20.00	...	20.00	8.68	...	8.68	20.00	...	20.00
7. MSME Champions Scheme	88.77	...	88.77	54.72	...	54.72	54.72	...	54.72	54.72	...	54.72
Total-Technology Upgradation and Quality Certification	91.61	...	91.61	74.72	...	74.72	63.40	...	63.40	74.72	...	74.72
Prime Minister Employment Generation Programme (PMEGP) and Other Credit Support Schemes												
8. Prime Minister Employment Generation Programme (PMEGP)	3106.18	...	3106.18	2300.00	...	2300.00	1918.00	...	1918.00	2954.42	...	2954.42
9. Credit Support Programme	500.00	...	500.00	0.04	...	0.04	...	...	...	...	...	...

(In ₹ crores)

	Actual 2023-2024			Budget 2024-2025			Revised 2024-2025			Budget 2025-2026		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
10. Guarantee Emergency Credit Line (GECL) facility to eligible MSME borrowers	14000.00	...	14000.00	9812.93	...	9812.93	7500.00	...	7500.00	9000.00	...	9000.00
Total-Prime Minister Employment Generation Programme (PMEGP) and Other Credit Support Schemes	17606.18	...	17606.18	12112.97	...	12112.97	9418.00	...	9418.00	11954.42	...	11954.42
11. Credit Linked Capital Subsidy (CLCS)	2.22	...	2.22	0.55	...	0.55	...	...	...	...	...	...
Market Promotion Scheme												
12. Procurement and Marketing Support Scheme	68.70	...	68.70	65.00	...	65.00	65.00	...	65.00	65.00	...	65.00
13. Studies, Publicity & International Cooperation (SPIC)	26.22	...	26.22	27.00	...	27.00	29.00	...	29.00	27.00	...	27.00
Entrepreneurship and Skill Development												
14. Assistance to Training Institutions	13.75	...	13.75	30.00	...	30.00	30.00	...	30.00	40.00	...	40.00
15. Fund of Funds	...	579.45	579.45	...	575.00	575.00	...	575.00	575.00	...	700.00	700.00
16. Entrepreneurship cum Skill Development Programme (ESDP)	62.84	...	62.84	99.00	...	99.00	75.00	...	75.00	96.00	...	96.00
Total-Entrepreneurship and Skill Development	76.59	579.45	656.04	129.00	575.00	704.00	105.00	575.00	680.00	136.00	700.00	836.00
Infrastructure Development Programme												
17. Establishment of New Technology Centres	9.99	...	9.99	450.00	...	450.00	97.76	...	97.76	591.00	...	591.00
18. Technology Centre Systems Programme (TCSP) EAP	94.10	...	94.10	350.00	...	350.00	350.00	...	350.00	400.00	...	400.00
19. Raising and Accelerating MSME Performance - RAMP	1319.41	...	1319.41	1170.00	...	1170.00	750.00	...	750.00	1500.00	...	1500.00
20. Micro and Small Enterprise-Cluster Development Programme (MSE-CDP)	178.66	...	178.66	400.00	...	400.00	300.00	...	300.00	410.00	...	410.00
21. Tool Rooms & Technical Institutions (TR/TIs)	140.00	...	140.00	140.00	...	140.00	140.00	...	140.00	160.00	...	160.00
22. Promotion of MSMEs in NER and Sikkim	49.39	...	49.39	50.00	...	50.00	50.00	...	50.00	95.00	...	95.00
Total-Infrastructure Development Programme	1791.55	...	1791.55	2560.00	...	2560.00	1687.76	...	1687.76	3156.00	...	3156.00
Research and Evaluation Studies												
23. National Schedule Caste/Schedule Tribe Hub Centre	100.00	...	100.00	99.92	...	99.92	99.92	...	99.92	151.21	...	151.21
24. PM Vishwakarma	745.92	...	745.92	4824.00	...	4824.00	4000.00	...	4000.00	5100.00	...	5100.00
Total-Central Sector Schemes/Projects	21264.53	579.45	21843.98	21292.95	575.50	21868.45	16479.29	575.00	17054.29	22196.51	700.00	22896.51
Other Central Sector Expenditure												
Autonomous Bodies												
25. Mahatma Gandhi Institute for Rural Industrialisation.	12.76	...	12.76	12.10	...	12.10	16.39	...	16.39	19.90	...	19.90
Others												
26. Actual Recovery	-310.84	...	-310.84	...	...	...	...	...	...	...	...	...
Total-Other Central Sector Expenditure	-298.08	...	-298.08	12.10	...	12.10	16.39	...	16.39	19.90	...	19.90
Grand Total	21189.02	594.26	21783.28	21549.87	588.08	22137.95	16718.15	588.55	17306.70	22452.42	715.73	23168.15
B. Developmental Heads												

(In ₹ crores)

	Actual 2023-2024			Budget 2024-2025			Revised 2024-2025			Budget 2025-2026		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Economic Services												
1. Village and Small Industries	21155.43	...	21155.43	19385.25	...	19385.25	15029.40	...	15029.40	20196.81	...	20196.81
2. Secretariat-Economic Services	33.59	...	33.59	35.10	...	35.10	35.25	...	35.25	35.53	...	35.53
3. Capital Outlay on Village and Small Industries	...	594.26	594.26	...	530.08	530.08	...	531.05	531.05	...	645.73	645.73
4. Loans for Village and Small Industries	...	...	...	...	0.50	0.50	...	...	...	...	...	...
Total-Economic Services	21189.02	594.26	21783.28	19420.35	530.58	19950.93	15064.65	531.05	15595.70	20232.34	645.73	20878.07
Others												
5. North Eastern Areas	...	...	...	2129.52	...	2129.52	1653.50	...	1653.50	2220.08	...	2220.08
6. Capital Outlay on North Eastern Areas	...	...	...	...	57.50	57.50	...	57.50	57.50	...	70.00	70.00
Total-Others	...	...	...	2129.52	57.50	2187.02	1653.50	57.50	1711.00	2220.08	70.00	2290.08
Grand Total	21189.02	594.26	21783.28	21549.87	588.08	22137.95	16718.15	588.55	17306.70	22452.42	715.73	23168.15

	Budget 2024-2025			Revised 2024-2025			Budget 2025-2026		
	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total
C. Investment in Public Enterprises									
1. National Small Industries Corporation	...	134.99	134.99	...	240.00	240.00	...	270.00	270.00
Total	...	134.99	134.99	...	240.00	240.00	...	270.00	270.00

1. **Secretariat:** Secretariat: Provides for establishment-related expenses, salaries, allowances, contingent, domestic /Foreign Travel, repair, hospitality, etc. for the Ministry of Micro, Small and Medium Enterprises.

2. **Development Commissioner (MSME):** The office of Development Commissioner (MSME) is an attached department of the Ministry of MSME which looks after several aspects relating to formulation, coordination and monitoring of policies and programmes for promotion and development of Micro, Small and Medium Enterprises in the country. Budget Provision is for establishment related expenses such as salaries, allowances, contingent, Domestic/Foreign Travel, repair, hospitality, office expenses etc. of Headquarter DC (MSME), MSME-DFOs and MSME-TCs. This also provide establishment related Capital expenses such as Motor vehicles, machinery and Equipments, Information, Computer, telecommunication equipments, Building and structures, Furniture and fixtures, land, infrastructural assets, other fixed assets etc. for Secretariat, M/o MSME, Development commissioner (MSME), MSME-DFOs and MSME-TCs.

3. **Scheme for Fund for Regeneration of Traditional Industries (SFURTI):** Scheme of Fund for Regeneration of Traditional Industries (SFURTI): The Scheme aims to organize traditional industries and artisans into collectives and add value to their products, thereby providing them with increased and sustainable income. Artisans are provided financial assistance for setting up of common facility centers, procurement of new machineries and raw materials, capacity building, marketing and design related interventions etc under the Scheme. Major sectors

covered the Scheme include handicrafts, textiles, agro processing, honey, bamboo etc. A total of 513 clusters have been approved under SFURTI since 2015-16, with a total GoI assistance of around ₹ 1332.96 crore, directly benefitting around 3.03 lakh traditional artisans, across the country. Out of these 513 clusters, 374 clusters are already functional. A total of 176 new SFURTI clusters are projected to be sanctioned during 2021-22 to 2025-26 with a budget outlay of ₹ 840 crore benefitting 1,07,184 artisans

4. **Coir Vikas Yojana:** The Coir Vikas Yojana is implemented by the Coir Board which is a statutory body established under the Coir Industry Act, 1953 for promoting overall development of the coir industry and improving the living condition 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 developing new products & designs; and marketing of coir and coir products in India and abroad. It also promotes co-operative organizations among producers of husks, coir fibre, coir yarn and manufacturers of coir products; ensuring remunerative returns to producers and manufacturers, etc. Under Coir Vikas Yojana, various programmes like R and D activities, Market Development programmes, Entrepreneurship Development Programme, Awareness Programme, Workshop, Seminar, Exposure Tour, etc. are organised under various components of the scheme for attracting more entrepreneurs to coir sector. In order to create skilled man power required for the coir industry the Board is organizing various training programmes on manufacture of value added products. Skill Development and employment generation (through Skill Upgradation and Mahila Coir Yojana), providing assistance for

setting up new units through PMEGP Schemes, and Welfare measures for coir workers. Assistance is provided for export and domestic market promotion in coir sector.

5.01. **Khadi Grant (KG):** Khadi and Village Industries sectors had various independent schemes, developed to meet the needs of KVI sector in the past plan periods. In November, 2019, all the existing KVI schemes/sub-schemes/components were merged, and brought under one umbrella scheme namely Khadi and Gramodyog Vikas Yojana (KGVY) was approved by the Government of India in February 2019 and the same has been continued for the period of five year i.e from FY 2021-22 to 2025-26 with an outlay of ₹ 5035.36 crore. KGVY is a Central Sector Scheme and there is no State component involved in this scheme.

5.02. **Khadi Vikas Yojana:** Khadi Vikas Yojana (KVV) scheme is for promotion and development of Khadi sector i.e. cotton, woolen, silk and the existing schemes like Modified Market Development Assistance (MMDA), Interest Subsidy Eligibility Certificate (ISEC), Workshed Scheme for Khadi Artisans, Strengthening infrastructure of existing weak Khadi Institutions and Assistance for Marketing Infrastructure, Khadi (S&T) and Centre of Excellence (CoE) for Khadi.

5.03. **Gramodyog Vikas Yojana:** Promotion and development of the village industries through common facilities, Technological modernization, training etc., other support and services for promotion of Village Industries.

Gramodyog Vikas Yojana (GVY) scheme is for promotion and development of village industries through common facilities, technological modernization, training etc. & other support and services for promotion of village Industries. GVV has the following components/ verticals from the activities under Village Industries:

- a. Wellness & Cosmetics Industry (WCI)
- b. Handmade Paper, Leather & Plastic Industry (HPLPI)
- c. Agro Based & Food Processing Industry (ABFPI)
- d. Mineral Based Industry (MBI)
- e. Rural Engineering & New Technology Industry (RENTI)
- f. Service Industry

Khadi Grant covers all the establishment expenses of the Officers/Staff members of the KVIC.

6. **ASPIRE (Promotion of Innovation, Rural Industry and Entrepreneurship):** The Ministry of Micro, Small & Medium Enterprises launched a scheme namely ASPIRE (A Scheme for Promoting Innovation, Rural Industries and Entrepreneurship) by Hon ble Minister of MSME on 16.3.2015 to accelerate entrepreneurship and to promote start-ups for innovation and entrepreneurship in agro rural industry. The scheme was introduced in 2015-16. The scheme was launched with three main components with focus on setting up of: (a) Livelihood Business Incubation Centre (LBI), (b) Technology Business Incubation Centre (TBI) and (c) Fund of Funds (FoF) under SIDBI.

ASPIRE scheme was approved for continuation for next five years i.e. 2021-22 to 2025-26 with a total budget outlay of ₹ 194.87 crore. A total 125 LBIs is proposed to be sanctioned under the scheme. TBI component was discontinued owing to convergence with Incubation scheme of DC, MSME. Additional focus will be laid on creation of formal micro enterprises in addition to generating wage employment opportunities.

7. **MSME Champions Scheme:** MSME Champions scheme has been formulated through Standing Finance Committee (SFC). It is a Holistic Approach to unify, synergize, and converge various schemes and Interventions with a purpose of picking up enterprises and modernizing their processes, reducing wastages, and sharpening their business competitiveness. There are 3 components under the MSME Champions scheme, viz. MSME Sustainable (ZED), MSME Competitive (Lean), MSME Innovative (Incubation, Design, IPR, Digital MSME). The total budget allocation under the Scheme for 5 years i.e., from FY2021-22 to FY2025-26 is Rs 254.44 Cr with allocation of Rs 54.72 Cr for the FY 2024-25. The component-wise achievements under the MSME Champions scheme are as follows: Under the MSME-Sustainable (ZED) Certification Scheme, launched on April 28, 2022, a total of 2,37,912 MSMEs have been Certified. For the MSME-Competitive (Lean) Scheme, launched on March 10, 2023, 9,032 MSMEs have achieved Basic certification. Under the MSME-Innovative (Incubation, Design & IPR) Scheme, launched on March 10, 2022, achievements include the approval of 697 Host Institutes (HIs) under the Incubation component with 930 ideas approved. In the Design component, MoUs have been signed with the IISc Bangalore, seven IITs & 12 NITs with 47 professional and student design projects approved. In the IPR component, 77 IP Facilitation Centers have been approved, along with 730 IP reimbursements.

8. **Prime Minister Employment Generation Programme (PMEGP):** Prime Minister s Employment Generation Programme (PMEGP) is a credit linked subsidy scheme launched in FY 2008-09 through merger of the erstwhile schemes of Prime Minister s Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP). PMEGP is aimed at generating employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth. General category beneficiaries can avail Margin Money subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special categories such as Scheduled Caste, Scheduled Tribe, OBC, Minorities, Women, Ex-Servicemen, Transgenders, Differently abled, NER, Aspirational Districts, Hill and Border areas, etc. the Margin Money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of projects is ₹50 lakh in the manufacturing sector and ₹ 20 lakh in the service sector. 2nd Financial Assistance of up to ₹ 1 cr. with subsidy of 15% for all categories (20% for NER/Hill areas) for expansion/upgradation is admissible for good performing existing PMEGP/MUDRA units. Since its inception in FY 2008-09 to FY 2024-25 (up to 21.10.2024), more than 9.82 lakh micro enterprises have been assisted with Margin Money subsidy disbursement of ₹ 25,935.24 crore, generating an estimated employment to more than 80 lakh persons across the country. About 80% of the units assisted are in rural areas and about 50% units are owned by SC, ST and women categories.

9. **Credit Support Programme:** Under credit support programme, through the Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE) credit Guarantee Scheme for Micro and Small Enterprises is operational. Through this scheme, the guarantee cover is provided for collateral free credit facility extended by member Lending Institutions (MLIs) to the new as well as existing Micro and Small enterprises. The Maximum loans limit has been enhanced from ₹ 100 lakh to ₹ 200 lakh. The corpus of this fund has been enhanced from ₹ 2,500 crore to ₹7,500 crore. During the Financial Year 2019-20 Gol share i.e. ₹ 7,000 Crore has been sanctioned and released to CGTMSE. In order to facilitate additional credit of 2 lakh crore for Micro and Small Enterprises, Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE) scheme was revamped and subsequent to the Budget announcement 2023-24 ₹ 9,000 crore (₹ 8,500 crore contributed by Gol and ₹500 crore contributed by SIDBI) have been infused in CGTMSE corpus.

The major initiatives of revamped Credit Guarantee Scheme for Micro & Small Enterprises effected from 1st April 2023 are as under:

Enhancement in the limit of ceiling for guarantee from ₹ 2.00 crore to ₹ 5.00 crore.

Reduction in Guarantee Fee: With effect from 01.04.2023, annual guarantee fees across all segments have been reduced by 50%. This reduces the overall cost of credit to the Micro & Small Enterprises.

For settlement of claims in respect of guarantees for loan outstanding upto ₹ 10.00 lakh, initiation of legal proceedings no longer be required.

10. **Guarantee Emergency Credit Line (GECL) facility to eligible MSME borrowers:** As part of the Aatma Nirbhar Bharat Abhiyaan, Emergency Credit Line Guarantee Scheme was launched by Ministry of Finance on 23.05.2020 to support eligible MSMEs and other business enterprises to meet their operational liabilities and resume businesses in view of the distress caused by the COVID-19 crisis. This scheme covers all the sectors of the economy. Under this, 100% guarantee is provided to Member Lending Institutions (MLIs) in respect of the credit facility extended by them to eligible borrowers. The ECLGS is implemented by Department of Financial Services (DFS), Ministry of Finance. The scheme was operational till 31.03.2023.

11. **Credit Linked Capital Subsidy (CLCS):** The scheme was approved by the Cabinet with sunset clause and it was in force till 31.03.2020. The objective of CLCS component was to facilitate technology to MSEs through institutional finance for induction well established and proven technologies in the specific sub-sector / products. Under this scheme subsidy of 15% on institutional credit up to ₹ 1.0 crore (i.e. a subsidy cap of ₹ 15.00 lakh) was extended to MSEs for identified sectors/sub-sectors/technologies. The scheme was implemented through 11 Nodal Banks/agency, however, almost all Commercial Banks, Pvt. Banks & RRBs are acting as PLI through these 11 Nodal Banks/Agency. For SC/ST category, women entrepreneurs and entrepreneurs from Special Areas subsidy has also been made admissible for investment in acquisition/replacement of plant & machinery/equipment & technology up-gradation of any kind. All the eligible subsidy claims received have been settled. The Technology Up-gradation Scheme (TEQUP) & Technology Acquisition & Development Fund Scheme (TADF) have been merged with in this scheme. The budget provision for the contingent liabilities may be retained.

12. **Procurement and Marketing Support Scheme:** Promoting new market access initiatives like organising/ participation in National / International Trade Fairs / Exhibitions / MSME Expo. etc. To create awareness and educate the MSMEs about importance / methods / process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international /national trade and other topics relevant for market access developments.

The Procurement and Marketing Support (PMS) Scheme aims to promote market access for MSMEs by organizing and facilitating their participation in national and international trade fairs, exhibitions, and expos. Additionally, the scheme focuses on raising awareness and educating MSMEs on key marketing aspects, such as the latest packaging technologies, import-export policies and procedures, usage of the GeM (Government e-Marketplace) portal, MSME Conclaves, developments in international and national trade, and other topics critical to market access and business growth.

These initiatives are supported through components such as Vendor Development Programs (VDP), National Seminars, and Workshops. Moreover, the scheme emphasizes capacity building for Micro Enterprises by encouraging the adoption of barcodes, e-commerce platforms, and modern packaging technologies, thereby enabling them to improve their competitiveness and access new markets.

13. **Studies, Publicity & International Cooperation (SPIC):** This scheme is formed by merging of schemes: International Cooperation Scheme, Information Education and Communication (IEC), Survey, Studies and Policy Research & National Award & National Board Schemes with the direction of MoF. Now the scheme has following sub components-

i. **International Cooperation:** International Cooperation(IC) Scheme is a sub scheme of Studies, Publicity & International Cooperation (SPIC). The Scheme aims to capacity build MSMEs for entering export market by facilitating their participation in international exhibitions/trade fairs/conferences/seminars/buyer-seller meets abroad as well as providing them with actionable market-intelligence and reimbursement of various costs involved by 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 market etc. The scheme has three components viz: Market Development Assistance of MSMEs (MDA), Capacity Building of First Time MSE Exporters (CBFTE) and Framework for International Market Intelligence Dissemination (IMID)

ii. **Information Education and Communication (IEC)** The objective of the scheme is to give wide publicity to the various schemes of the Ministry and office of Development Commissioner (MSME) being run with the

aim of providing financial assistance, technological assistance and upgradation, infrastructure development, skill development and training and market assistance to MSMEs, etc.

iii. **Survey, Studies and Policy Research** - The main objectives of the component are to regular/periodically collect relevant and reliable data on various aspects and features of MSMEs, to study and analyze the constraints and challenges faced by the MSME as well as the opportunities available to them, in the context of liberalization and globalization of the economy and to use the results of these surveys, evaluation studies of scheme for this Ministry and analytical studies for policy research, designing appropriate strategies and measures of intervention by the Government. Under the scheme, data on enterprises owned and/or managed by women, SC/ST and OBC are also collected.

iv. **National Award & National Board** : the main objective of the component is to recognize the contributions of MSME entrepreneurs for their outstanding performance and motivate and encourage them. The Annual National Award started in the year 1983, when 19 entrepreneurs were conferred awards. The last award were given on 30th June, 2022 wherein 35 Nos. of awards were conferred.

14. **Assistance to Training Institutions:** The revised guidelines (effective from 01.12.2021) provide for financial assistance in the form of grant-in-aid for:- (i) Infrastructure support and capacity building of training institution of Ministry of MSME and the existing State Level EDIs. (ii) Training (Skill Development programmes/Training of Trainers) by training institution of Ministry of MSME. No financial assistance will be provided under the revised scheme for setting up of a new EDI. The private training institutions/NGOs are not covered under the scheme for financial assistance.

15. **Fund of Funds:** The Government of India has announced Fund of Funds with the nomenclature Self Reliant India (SRI) Fund to infuse ₹ 50,000 crore as equity funding in those MSMEs which have the potential and viability to grow and become large units. Under this scheme total size of fund of ₹ 50,000 Crore has a provision of ₹10,000 Crore from Government of India and ₹40,000 Crore through Private Equity / Venture Capital funds. This initiative is aimed at providing growth capital to the deserving and eligible units of MSME sector. As of Now, Ministry of MSME has sanctioned and released an amount of ₹ 1405.36 crore (₹ 252.78 cr in FY 2024-25) to SPV / Mother fund i.e. NVCFL. 56 Daughter Funds have been empanelled with Mother Fund NVCFL. These Daughter Funds have assisted 480 potential MSMEs by way of investment about ₹ 9,106 crore in MSMEs from all investors.

16. **Entrepreneurship cum Skill Development Programme (ESDP):** The objective of the Entrepreneurship and Skill Development Programme (ESDP) scheme of the Ministry of Micro, Small and Medium Enterprises is to motivate youth representing different sections of the society including SC/ST/Women, Differently abled, Ex-servicemen and BPL persons to consider self-employment or entrepreneurship as one of the career options. The main objective is to promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.

17. **Establishment of New Technology Centres:** To enhance the outreach of Technology Centres of Ministry throughout the country by establishing 20 new Technology Centres and 100 new Extension Centres, a scheme Establishment of New Technology Centres / Extension Centres was approved by CCEA on 01.11.2018 and announced by Hon ble Prime Minister on 02.11.2018. The total outlay of the scheme was initially Rs 6000 Cr with a validity upto 31st March 2022. The Scheme has been extended further in July 2022 for implementation up to FY 2025-26 with a revised outlay of Rs 3500 crore (Rs 2500 crore for TCs and Rs 1000 crore for ECs)

18. **Technology Centre Systems Programme (TCSP) EAP:** To expand and upgrade the network of Technology Centres in the country, Ministry of MSME is implementing Technology Centre Systems Programme (TCSP) at an estimated Projected Cost of ₹ 2402 Crores including World Bank Loan assistance to establish 15 new Technology Centre (TCs) and upgrade existing TCs across the country. Out of 15 new TCs , 9 TCs have been dedicated to the Nation. Civil works of remaining TCs are in various stages of progress. 614 nos. of machines and lab (Training & Production) have been delivered at new TC sites.

19. **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. The programme also aims at strengthening institutions at the Central and State level, and enhancing Centre- State collaboration. The RAMP scheme would enhance the performance of MSMEs by promoting technology upgradation, innovation, digitization, market access, credit, greening initiatives, etc through active participation of the State Governments. The total outlay of the scheme, over a period of five years from FY 2022-23 to FY 2026-27 is Rs 6062.45 Cr, with the World Bank support being Rs 3750 Cr (USD 500mn). RAMP scheme supports the following existing schemes of MoMSME, apart from providing assistance to States through gap funding under Strategic Investment Plans (SIPs) MSME Champions Scheme, Procurement and Marketing Support, International Co-operation, Capacity Building for Technology Centres, and Research and Evaluation Studies. In addition, four new sub schemes have been designed and launched under the RAMP Programme. These are (i) MSE Green Investment and Financing for Transformation Scheme (MSE GIFT Scheme)

(ii) MSE Scheme for Promotion and Investment in Circular Economy (MSE SPICE Scheme)

(iii) MSE Scheme of Online Dispute Resolution (ODR) for Delayed payments

(iv) MSME Trade Enablement & Marketing (MSME TEAM) Initiative. The RAMP programme envisages to benefit more than 5.5 lakh MSMEs during the programme period (FY 2022-23 to 2026-27).

20. **Micro and Small Enterprise-Cluster Development Programme (MSE-CDP):** Micro & Small Enterprises Cluster Development Programme (MSE-CDP): Development Commissioner (MSME), Ministry of MSME, Govt. of India operates a scheme viz. MSE-Cluster Development Programme. Under this scheme, Common Facility Centers (CFCs) are set up and also support is given for setting up of new Industrial Infrastructure Development Projects (e.g. Industrial Estates) and up-gradation of existing industrial estates. MSE-CDP is a demand driven scheme with objectives of Support sustainability, competitiveness and growth of MSMEs by addressing common issues, Capacity Building of MSMEs for common supportive action, Create / upgrade Infrastructural Facilities in Industrial Estates / Clusters, Setting up of Common Facility Centres (CFCs). MSE CDP scheme has been continued till the year 2025-26 with Total Budget outlay of ₹ 1744.87 crore. For CFCs, Government of India (GoI) Grant is up to 80%, upper limit of Project cost has been enhanced from Rs 20 crore to ₹ 30 crore whereas, for ID projects GoI Grant is up to 70%, upper limit of Project cost has been enhanced from Rs 10 crore to ₹ 15 crore .

21. **Tool Rooms & Technical Institutions (TR/TIs):** Tool Rooms & Technical Institutions have been providing technology support services to MSMEs and also conducting technical training programmes for providing skilled manpower to industries. The budget provides funds for release of grant-in-aid to the Institutions for procurement of Machinery & Equipment of latest technology including upgradation of civil infrastructure and also for meeting cash deficit, if any. The training fee is reimbursed by Government out of the provisions made for SCSP/TASP Head.

22. **Promotion of MSMEs in NER and Sikkim:** The Promotion of MSMEs in NER and Sikkim scheme is fully dedicated for development of MSMEs of North Eastern and Sikkim Region. The Scheme provides financial assistance (Government of India Grant) to State Governments for augmenting Infrastructure for enhancing the productivity and competitiveness as well as capacity building of Micro, Small and Medium Enterprises (MSMEs) under following three components:

i. Setting up of new and modernization of existing Mini Technology Centers:

ii. Development of new and existing Industrial Estates

iii. Development of Tourism Sector

The assistance from Government of India will be limited to Rs 13.5 cr. for component (i) and (ii), and Rs 4.5 cr. for component (iii), or, 90% of the project cost whichever is less. Balance and any excess amount to be contributed by State Government

23. **National Schedule Caste/Schedule Tribe Hub Centre:** National Schedule Caste and Schedule Tribe Hub (NSSH) Scheme was formally launched by Hon ble Prime Minister in October 2016 with aimed at capacity enhancement of SC/ST entrepreneurs and promoting entrepreneurship culture amongst the SC/ST population. The Scheme is empowering the SC/ST population to participate in the public procurement process and fulfil the mandated target of 4% procurement from SC/ST enterprises under Public Procurement Policy by the Ministries, Departments and CPSEs. This scheme is being implemented by National Small Industries Corporation (NSIC), a CPSE under the Ministry of MSME. The functions of Hub include collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs, capacity building among existing and prospective SC/ST entrepreneurs through skill development programs.

24. **PM Vishwakarma:** PM Vishwakarma is a new Central Sector Scheme launched on 17.09.2023 with a financial outlay of Rs 13,000 crore for a period of five years (FY 2023-24 to FY 2027-28). The scheme aims to strengthen and nurture the Guru-Shishya parampara or family-based practice of traditional skills by artisans and craftspeople working with their hands and tools. The scheme also aims at improving the quality, as well as the reach of products and services of artisans and craftspeople and to ensure that the Vishwakarmas are integrated with the domestic and global value chains.

Under PM Vishwakarma scheme, the artisans and craftspeople will be provided recognition through PM Vishwakarma certificate and ID card, Credit Support upto Rs 1 lakh (First Tranche) and Rs 2 lakh (Second Tranche) at a concessional interest rate of 5%, Skill Upgradation, Toolkit Incentive, Incentive for Digital Transactions and Marketing Support.

The scheme will provide support to artisans and craftspeople of rural and urban areas across India. Eighteen traditional trades will be covered in the first instance under PM Vishwakarma. These trades include (i) Carpenter (Suthar) (ii) Boat Maker (iii) Armourer (iv) Blacksmith (Lohar) (v) Hammer and Tool Kit Maker (vi) Locksmith (vii) Goldsmith (Sonar) (viii) Potter (Kumhaar) (ix) Sculptor (Moortikar, stone carver), Stone breaker (x) Cobbler(Charmkar)/ Shoesmith/Footwear artisan (xi) Mason (Rajmistri) (xii) Basket/Mat/Broom Maker/Coir Weaver (xiii) Doll & Toy Maker (Traditional) (xiv) Barber (Naai) (xv) Garland maker (Malakaar) (xvi) Washerman (Dhobi) (xvii) Tailor (Darzi) and (xviii) Fishing Net Maker.

25. **Mahatma Gandhi Institute for Rural Industrialisation.:** Mahatma Gandhi Institute for Rural Industrialization, which is an autonomous body under the administrative control of the Ministry of MSME, has been established in 2001 by revamping the Jamnalal Bajaj Central Research Institute, Wardha. The objective of MGRI is to accelerate the process of Rural Industrialization in the Country along the lines of Gandhian vision of sustainable and self-reliant village economy and to provide S&T support to upgrade products of rural industry so that they gain wide acceptability in local and global markets.