

FROM POLICY TO PROGRESS: KEY GOVT SCHEMES FOR MSMES

MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES) FORM THE BACKBONE OF THE INDIAN ECONOMY, CONTRIBUTING SIGNIFICANTLY TO GDP, EXPORTS, AND EMPLOYMENT. HOWEVER, TO REMAIN COMPETITIVE AND ACHIEVE SUSTAINABLE GROWTH, MSMES MUST ADOPT STRUCTURED GROWTH STRATEGIES THAT BALANCE INNOVATION, FINANCIAL PRUDENCE, AND MARKET EXPANSION.

1. CREDIT & FINANCE SUPPORT

- CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES (CGTMSE): COLLATERAL-FREE LOANS UP TO ₹10 CRORE.
- PM MUDRA YOJANA: LOANS UP TO ₹20 LAKH UNDER SHISHU, KISHOR, TARUN.
- ECLGS: COVID-19 RELIEF LOANS.
- SMILE (SIDBI): SOFT LOANS AND QUASI-EQUITY FOR MSME GROWTH.

2. TECHNOLOGY & INFRASTRUCTURE

- CLCSS: SUBSIDY FOR TECH UPGRADATION.
- TEQUP: PROMOTES ENERGY-EFFICIENT, QUALITY MANUFACTURING.
- MSE-CDP: INFRASTRUCTURE AND COMMON FACILITIES FOR MSME CLUSTERS.

3. MARKET ACCESS & EXPORTS

- INTERNATIONAL COOPERATION SCHEME: SUPPORT FOR GLOBAL FAIRS, EXHIBITIONS, DELEGATIONS.
- PROCUREMENT POLICY: 25% GOVT PROCUREMENT FROM MSMES (4% SC/ST, 3% WOMEN).
- EXPORT PROMOTION SCHEMES: ASSISTANCE VIA DGFT & ECGC.

4. SKILL DEVELOPMENT & ENTREPRENEURSHIP

- ESDP: TRAINING IN MANAGEMENT AND TECHNICAL SKILLS.
- ASPIRE: INCUBATION FOR RURAL INDUSTRIES AND INNOVATION.
- SKILL INDIA MISSION: VOCATIONAL TRAINING FOR EMPLOYABILITY.

5. DIGITAL & INNOVATION

- DIGITAL MSME SCHEME: IT TOOLS, CLOUD, DIGITAL MARKETING.
- DESIGN CLINIC: EXPERT SUPPORT FOR PRODUCT DESIGN.
- INCUBATION PROGRAMME: FUNDING FOR NEW IDEAS AND COMMERCIALIZATION.

6. SUSTAINABILITY & INCLUSION

- ZED (ZERO DEFECT, ZERO EFFECT) CERTIFICATION: QUALITY MANUFACTURING WITH MINIMAL ENVIRONMENTAL IMPACT.
- SC/ST HUB: SUPPORT FOR SC/ST ENTREPRENEURS.
- WOMEN ENTREPRENEURSHIP SCHEMES: STAND-UP INDIA & MUDRA FOR WOMEN-LED MSMES.

GOVERNMENT SCHEMES PROVIDE FINANCE, TECHNOLOGY, MARKET LINKAGES, SKILL DEVELOPMENT, AND SUSTAINABILITY SUPPORT TO EMPOWER MSMES. FOR GROWTH, ENTREPRENEURS MUST ACTIVELY LEVERAGE THESE SCHEMES TO IMPROVE COMPETITIVENESS AND EXPAND INTO DOMESTIC AND GLOBAL MARKETS.