

Opportunities for Chartered Accountants in MSME sector

Institute of Chartered Accountants of India

1st April 2023



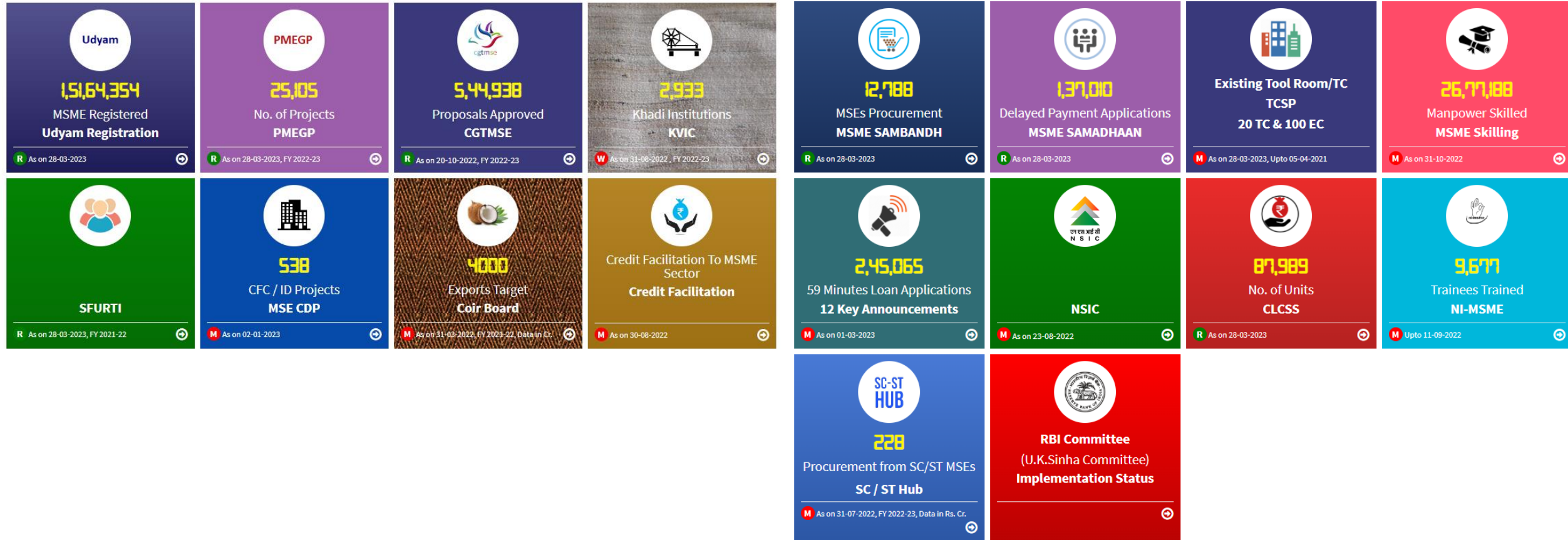
What is MSME?

- MSME stands for Micro, Small and Medium Enterprise (MSME), introduced by Government of India in agreement with Micro, Small & Medium Enterprises Development (MSMED) Act, 2006, are entities engaged in the manufacture or production of goods, in any manner or engaged in providing or rendering of any service or services.

- Why MSME has special significance for nation
 - i. MSMEs contribute nearly ~30% of the country's GDP. Considered as backbone of Indian economy, contributes substantially to socio-economic development of the country.
 - ii. Big source of employment generation and works in development of rural & backward areas. [MSME sector has created about 11.10 crore jobs in the country as per National Sample Survey].
 - iii. Employment opportunities at comparatively lower capital cost than large industries.
 - iv. ~30 million units, manufacturing more than 6,000 products, contributing 45% to manufacturing output and >45% of exports.

Given the national importance of the sector, MSME ministry is helping by way various initiative including in areas of Skill Development, Technology, Credit availability through various schemes, Capital subsidies etc.

- ~1.65 Cr Udyam Registration till date, 1.59 crore, 4.54 lacs and 40K being Micro, Small and Medium respectively- Maharashtra has highest number of registrations.
- CGTMSE – In 22-23, Total 5,44,938 cases have been approved extending guarantee for Rs. 45,921 Cr. Where 27,609 claims have been settled for Rs. 546.08 Cr.
- Central Public Sector Undertaking (CPSUs) units to make mandatory procurement of 25% from MSEs and **3% out of this will be from Women Entrepreneurs.**
 - i. During 2022-23 so far, CPSUs have procured goods and services worth Rs 50,022.12 crore from 1,84,576 MSEs that worth out to be 34.71% of the total procurement.
 - ii. Out of which goods and services worth Rs 1,475 crore from 9,857 women MSEs that worth out to be 1.02% of the total procurement.
- CPSUs to compulsorily be part of Public Procurement Portal GeM- Government e-Marketplace. CPSUs to get their vendors registered on GeM portal
 - i. Total 8,52,933 MSE Sellers & Service providers registered on GeM portal.
 - ii. 55.27% of orders value on GeM portal is from MSEs.
- Coir Board – Coir unit registered 16,826, annualized export of coir and coir products ~Rs.4,000+ Cr



How do I know if I am an MSME?

	Micro	Small	Medium
<u>Manufacturing Enterprises and Enterprises rendering Services</u>	Investment in Plant and Machinery or Equipment: Not more than Rs.1 crore and Annual Turnover ; not more than Rs. 5 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

Ministry of Micro, Small and Medium Enterprises vide [Office Memorandum \(OM\) No. 5/2\(2\)/2021-E/P & G/Policy dated July 2, 2021](#), has decided to include **Retail and Wholesale trade** as MSMEs for the limited purpose of Priority Sector Lending.

- Composite criteria of investment and turnover for classification
 - i. If an enterprise crosses the ceiling limits specified for its present category in ***either of the two criteria of investment or turnover***, it will cease to exist in that category and be placed in the next higher category, but no enterprise shall be placed in the lower category unless it goes below the ceiling limits specified for its present category in both the criteria of investment as well as turnover.
 - ii. All units with ***GSTIN listed against the same PAN shall be collectively treated as one enterprise*** and the turnover and investment figures for all of such entities shall be seen together and only the aggregate values will be considered for deciding the category as micro, small or medium enterprise.

MSME Framework – Identify Investment in Plant and Machinery & Equipment

- Calculation of investment in plant and machinery or equipment
 - i. The calculation of investment in plant and machinery or equipment ***will be linked to the ITR*** of the previous years filed under the Income Tax Act, 1961
 - ii. In case of a ***new enterprise***, where no prior ITR is available, the investment will be based on ***self-declaration of the promoter*** of the enterprise and such relaxation shall end after the 31st March of the financial year in which it files its first ITR.
 - iii. The expression “plant and machinery or equipment” of the enterprise, shall have the same meaning as assigned to the plant and machinery in the Income Tax Rules, 1962 framed under the Income Tax Act, 1961 and shall include all tangible assets (other than land and building, furniture and fittings).
 - iv. The purchase (invoice) value of a plant and machinery or equipment, whether purchased firsthand or second hand, shall be considered excluding Goods and Services Tax (GST), on self-disclosure basis, if the enterprise is a new one without any ITR.

- Exports of goods or services or both, shall be excluded while calculating the turnover of any enterprise whether micro, small or medium, for the purposes of classification.
- Information as regards turnover and exports turnover for an enterprise shall be linked to the Income Tax Act or the Central Goods and Services Act (CGST Act) and the GSTIN.
- The turnover related figures of such enterprise which do not have PAN will be considered on self-declaration basis for a period up to 31st March 2021 and thereafter, PAN and GSTIN shall be mandatory

How to register as Micro, Small or Medium enterprise
under the new MSME framework?

Government has organized a system to facilitate the registration of MSMEs. Enterprise registered under the MSMED Act, 2006 will be known as Udyam.

- Any person who intends to establish a micro, small or medium enterprise may file Udyam Registration online in the Udyam Registration portal
- Registration Process is totally free.
- Udyam Registration process is fully online, paperless and based on self-declaration.
- On registration, enterprise will be assigned a permanent identity number to be known as “Udyam Registration Number”.
- There is no renewal required for the certificate
- Having PAN & GST number is mandatory from 01.04.2021
- PAN & GST linked details on investment and turnover of enterprises will be taken automatically from Government data bases.
- For those already having registration as UAM may migrate to Udyam

Factsheet of MSME (Udyam) Registration Including Udyam Assist Platform (UAP)

Facts Dated:- 27/03/2023 04:05:14 PM

Total Registration 1,65,58,819	Total Classified 1,64,89,203	Micro 1,59,93,666	Small 4,54,783	Medium 40,754	Total Employment 10,95,54,005
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Factsheet of MSME (Udyam) Registration

Total Registration 1,52,26,142	Total Classified 1,51,56,526	Micro 1,46,60,989	Small 4,54,783	Medium 40,754	Total Employment 10,82,21,328
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Factsheet of Udyam Assist Platform (UAP)

Total Registration & Classified 13,32,677	Micro 13,32,677	Total Employment 13,32,677
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Mandate from regulator:

- All existing enterprises registered under EM–Part-II or UAM shall register again on the Udyam Registration portal on or after the 1st day of July 2020.
- All enterprises registered till 30th June 2020, shall be re-classified in accordance with this notification
- The existing enterprises registered prior to 30th June 2020, shall continue to be valid only for a period up to the 30th June 2022. [Gazette notification dated 6th May 2022 no. S.O. 2134 E)
- As per para 2 of the said Gazette notification all enterprises are required to register online and obtain 'Udyam Registration Certificate'. **All lenders may, therefore, obtain 'Udyam Registration Certificate 'from the entrepreneurs.**

[RBI/2020-2021/26 FIDD.MSME & NFS.BC.No.4/06.02.31/2020-21]

How does an “MSME” registration benefit?

- **Protection against delayed payment**

- i. Any buyer purchasing from MSME sellers needs to make payment within 15 days from the date of agreement/delivery, as the case maybe. In any case, a payment due to a MSE cannot exceed 45 days from the due date. In case of failure, the buyer is required to pay compound interest. The penal interest chargeable for delayed payment to a MSME enterprise is three times of the bank rate notified by the Reserve Bank of India [Chapter V of MSMED Act, 2006]

- **Collateral free loans**

- i. Various Schemes are launched by the Government of India to make available collateral-free credit to the micro and small enterprise sector. Both the existing and the new enterprises are eligible to be covered under such schemes.

- **Easy in getting licenses, approvals and registrations**

- i. It has made very easy for enterprises that are registered under MSME to obtain Licenses, approvals and registrations on any field for their business from the respective authorities as they can produce the Certificate of MSME Registration while making application.

- **Reservation policies to manufacturing / production sector:**

- i. Reservation of items for exclusive manufacture in SSI sector statutorily provided for in the Industries (Development and Regulation) Act, 1951, has been one of the important policy measures for promoting this sector. The Reservation Policy has two objectives
 - Ensure increased production of consumer goods in the small scale sector
 - Expand employment opportunities through setting up of small scale industries

- **Priority Sector Lending (PSL):** Banks, by virtue of the RBI guidelines, have certain earmarked funds that have to mandatorily be given to MSMEs (at present 7.5 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent Amount of Off- Balance Sheet Exposure for Micro Enterprises).
- **Exemption under Direct Tax Laws:** To boost investment, the corporate tax rate for new companies in the manufacturing sector has been reduced to 15% (17% incl SC), concessional rate is available until 31st March 2024. Tax holiday period of three consecutive assessment years out of seven years at the option of the taxpayer, to an eligible start-up.
- **Preference in procuring Government:** The Public Procurement Policy for Micro and Small Enterprises (MSME) order 2012 has mandated Every Central Ministry/Department/PSU shall set an annual goal for procurement from the MSE sector at the beginning of the year, with the objective of achieving an overall procurement goal of minimum 25 per cent of the total annual purchases from the products or services produced or rendered by MSEs.
- **Subsidy for patent registration:** Under various schemes, registered Indian MSME will be provided one-time financial support limited up to:
 - i. Upto Rs. 1 lakh- for on grant of domestic patent
 - ii. Upto Rs. 5 lakh for foreign patent
 - iii. Upto Rs. 2 lakh for registration under Geographical Indications of Goods Act.

What are the support platforms to guide the MSMEs?

- **Udyam Registration Portal:** Authorized portal of Government of India for Udyam registration. [<https://udyamregistration.gov.in>]
- **Government e-Marketplace [Government Procurement]**
 - i. GeM is an Online Market platform to facilitate procurement of goods and services by the government ministries, departments, public sector undertakings (PSU) etc. [<https://gem.gov.in>]
 - ii. GeM Sahay app – for Proprietors, no buyer consent needed, frictionless financing to serve govt orders (GeM POs), lenders to bid for invoices, no collateral [<https://gem.gov.in/sahay>]
- **TReDS (Trade Receivables Discounting Scheme) –**
 - I. There are 3 designate platforms where you can register your entity for invoice discounting. [RXIL, Invoicemart, M1xhcange]. MSMEs can discount their invoices using this platform, this is very effective platform to manage the working capital.
 - II. All companies registered under Companies Act and having a turnover of more than Rs.500 crores and all Central Public Sector Enterprises are required to on board a TReDS platform
- **MSME Sampark:** The challenge remains for small businesses and entrepreneurs to find the right person for the job with relevant experience and skill-set. The MSME Sampark portal is a digital platform, wherein, jobseekers (passed out trainees / students of 18 MSME Technology Centers) and recruiters multinational companies register themselves for getting employment and getting right kind of manpower respectively. [<http://sampark.msme.gov.in>]

- **CHAMPIONS** (Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength) –
 - i. To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.
 - ii. To help the MSMEs capture new opportunities in manufacturing and services sectors.
 - iii. To identify the sparks, i.e., the bright MSMEs who can withstand at present and become national and international champions. [<https://champions.gov.in>]

- **MSME SAMADHAAN:** Delayed Payment Monitoring System. Ministry of MSME has taken an initiative for filing online application by the supplier MSE unit against the buyer of goods/services before the concerned Micro and Small Enterprise Facilitation Council (MSEFC) of his/her State/UT. [<https://samadhaan.msme.gov.in>]

- **MSME SAMBANDH:** Public Procurement Policy Monitoring Portal, The Public Procurement Policy has mandated every Central Ministry/Department/PSU, with the objective of achieving procurement goal of minimum 25 per cent of the total annual purchases from MSMEs. Sambandh is the dashboard where the government reports the numbers done under this policy. [<https://sambandh.msme.gov.in>]

- **MSME Databank:** MSME Databank is built to create comprehensive database of MSMEs across the country which will facilitate in policy formulation and Public Procurement Policy of Government of India. [<https://www.msmedatabank.in>]

- Again, proving its focus and thrust on the MSME sector the central government has brought in 4th consecutive MSME favoring budget.
- Revamped collateral free loan scheme for MSMEs (**CGTMSE Scheme**) from 1st April 2023 through infusion of Rs.9,000 crore in the corpus. This will enable additional collateral-free guaranteed credit of Rs.2 lakh crore. Further, the cost of the credit will be reduced by about 1%.
- Under Vivad se Vishwas initiative, in cases of failure by MSMEs to execute contracts during the Covid period, **95% of the forfeited amount** relating to bid or performance security, **will be returned** to them by government and government undertakings.
- Deduction for expenses incurred and due to MSMEs will be **allowed only on actual payment basis**. This will help MSMEs in timely recovery of their receivables.
- Tax benefits to registered startups revised to include entities that are incorporated and registered as startups **till 1st April 2024**. (3-year tax holiday). At present this relaxation applies for losses incurred during the period of 7 years from incorporation of such start-up. It is proposed to **increase this period to 10 years**.
- The condition of continuity of at least 51% shareholding for setting-off of **carried forward losses is relaxed** for an eligible start up if all the shareholders of the company continue to hold those shares.
- Under the Mission Karmayogi, for enhancing ease of doing business, more than **39,000 compliances have been reduced** and more than 3,400 legal provisions have been decriminalized.

Hon'ble Prime Minister mentioned these aspects while launching outreach initiative for MSME sector on November 2nd, 2018



Access to credit

Started with online portal called 'loan in 59 minutes', enabling in principal approval of loans



Access to market

25% procurement of CPSU through MSMEs only, with 3% reserved for women entrepreneurs .



Technology upgradation

20 technology hubs across the country, and 100 spokes in the form of tool rooms.



Ease of doing business

Reducing or bundling of regulatory compliances



Social Security for MSME Sector Employees

Jandhan, Provident Fund, Pension and other insurance related scheme

Life cycle of a business and support available





Technology support

- MSME Champions Scheme (Erstwhile CLCS-TUS)
- 20 Hubs and 100 Spokes in the form of Tool Rooms for Technological Upgradation
- Technology Upgradation In Packaging
- Technology and Quality Upgradation Support to MSMEs (upto Rs.75k per program)
- Marketing Support/ Assistance to MSMEs (Barcode)

Credit assistance for Scale-up

- TReDS
- SIDBI - Loan for purchase of equipment for enterprise's Development (SPEED)
- ASPIRE Fund of Funds
- Bank Credit Facilitation
- SIDBI Make in India Soft Loan Fund for MSME(SMILE)
- SIDBI-Loan for purchase of equipment for enterprise's Development Plus (SPEED PLUS)
- Working Capital (Cash Credit)

Stress/special situation support

- ECLGS scheme
- Rs 20,000 crores Subordinate Debt for Stressed MSMEs
- SIDBI Assistance to facilitate emergency response against corona virus(SAFE)
- SIDBI Assistance to facilitate emergency response against corona virus(SAFEPLUS)
- SIDBI Trader Finance Scheme (STFS)
- Top Up Loan for Immediate Purposes (TULIP)

- The Union Cabinet has given its approval to introduce the Production-Linked Incentive (PLI) Scheme in 13 key sectors for enhancing India's manufacturing capabilities and enhancing exports with an outlay of ~1.97 lac Crs. Recently included Drones and Drone components and Semiconductor

Priority	Sector(s)	Implementing ministry/Department	Approved outlay (In ₹ crore)
1	Advanced chemistry cell battery	NITI Aayog & Dept of Heavy Industries	18,100
2	Electronic, technology products	Ministry of Electronics & Information Technology (MeitY)	5,000
3	Automobiles and auto components	Dept of Heavy Industries	57,042
4	Pharmaceuticals/drugs	Dept of Pharmaceuticals	15,000
5	Telecom & networking products	Dept of Telecom	12,195
6	Textile products: man-made fibre and technical textiles	Ministry of Textile	10,683
7	Food products	Ministry of Food Processing Industries	10,900
8	High-efficiency solar PV modules	Ministry of New & Renewable Energy	4,500
9	ACs and LEDs	Dept of Promotion of Industry and Internal Trade	6,238
10	Specialty steel	Ministry of Steel	6,322
NA	Smartphones and components	MeitY	40,995
NA	IT hardware (Laptop, tablets, etc)	MeitY	7,350
Total approved outlay			194,325

Key MSME Schemes

- Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
- Stand-Up India Scheme
- Prime Minister's Employment Generation Programme (PMEGP)
- National SC/ST Hub Scheme
- SIDBI Thematic Assistance for Purchase of capital Assets in New Enterprises (STHAPAN)

The scheme was launched by the Government of India (GoI) to make available collateral-free credit to the micro and small enterprise sector. Both the existing and the new enterprises are eligible to be covered under the scheme

- **Eligibility**

- i. New as well as existing Micro & Small Enterprises (MSE).
- ii. Educational/training activity is also included as eligible.
- iii. Agriculture and SHG are not eligible.
- iv. Guarantee coverage ranges from 85% (For Micro Enterprise up to Rs 5 lakh) to 75% (For loans from Rs.5 lacs to 2 Crs). 85% coverage for Women/SC/ST/NER/Zed Certified MSEs. 75% coverage for all other categories (it was only 50% for retail/wholesale traders so far).

- **Assistance**

- i. The credit facilities which are eligible to be covered both for term loans and/or working capital are collateral free. Loan up to a limit of Rs. 200 lakh is available for individual MSE on payment of guarantee fee to bank by the MSE.
- ii. Guarantee fees ranges from 0.75% pa to 2% pa depending on the credit facility and customer type.
- iii. Relaxation of 10% in guarantee fees – Women/SC/ST/NER/Zed Certified MSEs
- iv. Hybrid security - guarantee can availed for portion not covered by collateral security. CGTMSE will have notional second charge on collateral security.

There is significant reduction on guarantee fees to bring down the overall cost of borrowings to MSEs

ELIGIBILITY

- SC/ST and/or woman entrepreneurs
- Above 18 years of age
- Loans under the scheme is available for only a greenfield project.*
- In the case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur. Borrower should not be in default to any bank/financial institution

** Greenfield signifies, the first-time venture of the beneficiary in the manufacturing, agri-allied activities, services or the trading sector.*

ASSISTANCE

- Stand Up India Scheme facilitate bank loans between Rs.10 lakh to Rs.1 crore backed by the government guarantee
- Composite loan of 85% of the project cost inclusive of term loan and working capital
- Can be availed at Bank branch, or Standup India portal (www.standupmitra.in)

To generate employment opportunities in rural and urban areas of the country through setting up of NEW self-employment projects / micro enterprises in non-farm sector

▪ **Eligibility**

- i. Any individual, above 18 years of age can apply. Education of at least VIII passed is required for project costing **more than Rs.10 lakh and less than Rs.50 lakhs** in manufacturing and **more than Rs.5 lakh and less than Rs.20 lakhs** in business/service sector
- ii. Self Help Groups, Institutions registered under Societies Registration Act 1860; Production Co-operative Societies and Charitable Trusts are also eligible
- iii. Project without capital expenditure are not eligible

▪ **Assistance**

- Subsidy as % of project cost –
 - i. General category - 15% (Urban), 25%(Rural)
 - ii. Special Category (SC/ ST/ OBC/ Minorities/Women, Ex- servicemen, PH, NER, Hill and Border areas, etc.) - 25% (Urban), 35% (Rural).
- Beneficiary's contribution as % of project cost – General Category -10%; Special Category – 5%
- Balance amount (after subsidy and Beneficiary contribution) will be provided by Bank as TL
- For Upgradation / Expansion of existing PMEGP / REGP / MUDRA units - assistance up to Rs. 1.00 Cr for manufacturing sector (Rs. 25 Lacs for Business/Service Sector) available for better performing PMEGP/ MUDRA/REGP registered units - with subsidy of 15% (20% in NER/Hilly States).

12.2 Estimated year-wise physical and financial outputs/deliverables (tentative).

Name of the Component	Projected Financial Outlay(Rs. Crore)					Parameter	Physical Outcome				
	2021-22	2022-23	2023-24	2024-25	2025-26		2021-22	2022-23	2023-24	2024-25	2025-26
(a) MM Subsidy for new units	2350	2450	2525	2625	2779.4	i)Number of new projects to be set up (in Nos.) ##	75,800	77,700	77,700	80,700	85,500
						ii)Estimated Employment to be generated (in lakh persons)*	6.06	6.21	6.21	6.45	6.84
Subsidy for upgradation (2 nd Loan)	100	100	100	100	100	i)Number of projects to be upgraded (in Nos.)	1,000	1,000	1,000	1,000	1,000
						ii)Estimated Employment to be generated (in Nos.)	5,000	5,000	5,000	5,000	5,000
(b) Backward and Forward Linkage(B&F L) #	50	50	75	75	75	Awareness Camps, Exhibitions, Bankers meeting and Publicity, EDP, Physical verification, Concurrent Evaluation, Geo tagging, PMU, Field experts DEO, etc.(As indicated in Clause 3.1.II) #(Allocation under MM/BFL may be modified/adjusted as per utilization)					
Total	2500	2600	2700	2800	2954.42	* Estimated employment @ 8 persons for new projects ** Estimated employment @ 5 persons for upgraded projects ## Average per unit subsidy is taken as Rs. 3.1 lakh for 2021-22, Rs.3.15 for 2022-23, and Rs.3.25 lakh for 2023-24 to 2025-26.					

Good budgets allocated for FY24

Rs. 2,525 Cr as margin money subsidy , which enables more than Rs.10,000 Cr worth of new micro projects

NSSH is aimed at capacity enhancement of SC/ST entrepreneurs and promoting "entrepreneurship culture" amongst the SC / ST population. Scheme is applicable to MSEs

- **SPECIAL CREDIT LINKED CAPITAL SUBSIDY FOR TECHNOLOGY ENABLEMENT OF SC/ST MSEs** - 25% subsidy on purchase of plant & machinery/ equipment or Rs. 25lakh whichever is less.
- **CAPACITY BUILDING AND TRAINING PROGRAMS** - entrepreneurship and skill development training programs, training cost reimbursement
- **Reimbursement of Bank Loan Processing Fee or Bank charges on Performance Bank Guarantee** - assistance under this scheme will be limited to 80% or Rs. 1,00,000 (excluding GST and all other applicable taxes), whichever is less, on processing fees paid to/ charged by the bank, only after availing such business loans in a financial year
- **Testing Fee Reimbursement** - testing fee charged by various NABL or BIS accredited laboratories across the country, 80% or Rs. 1,00,000/- (excluding GST and other applicable taxes), whichever is less, per SC/ST MSEs per financial year
- **Reimbursement of membership /subscription/entry fee of Export Promotion Council** - 80% or Rs. 20,000 (excluding GST and all other applicable taxes), whichever is less, per financial year

SIDBI Thematic Assistance for Purchase of capital Assets in New Enterprises (STHAPAN)

SIDBI launched SIDBI Thematic Assistance for Purchase of capital Assets in New Enterprises (STHAPAN) to promote and assist MSMEs belonging to sunrise sectors and other important sectors.

▪ **Eligibility:**

- i. MSMEs setting up units in identified sectors under Production Linked Incentive Scheme (as per the list identified by Government of India), high growth/sunrise sectors and other important sectors
- ii. New Entities or Greenfield Units are eligible
- iii. Promoters should have minimum 5 years of business experience
- iv. Promoter's Contribution - Minimum 25%

▪ **Assistance:**

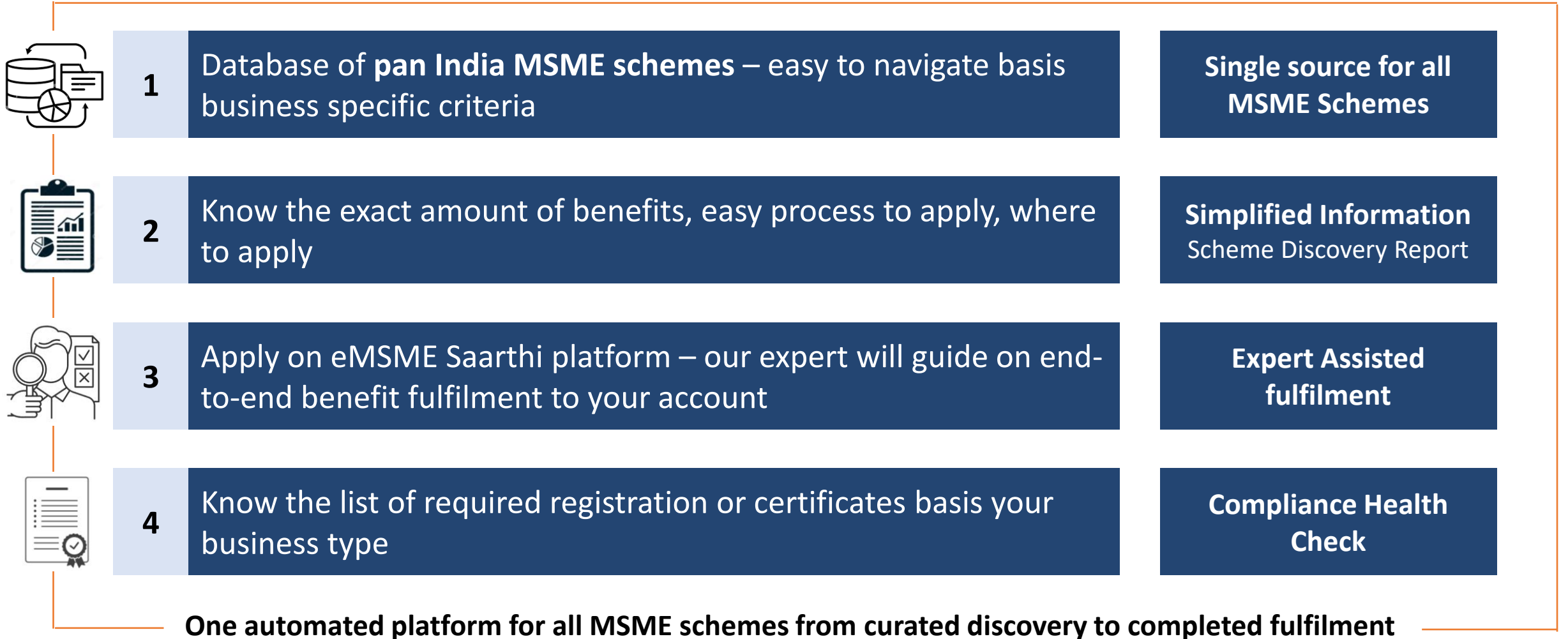
- i. The assistance will be provided as loan up to Rs 20 Cr, depending upon the profile of the customer (75% of project cost)
- ii. Repayment upto 9 years with 2 year moratorium
- iii. Financial assistance will only be provided for :
 - Purchase of Land
 - Construction of Factory Building
 - Purchase of Plant, Machinery and Equipment.

Sample list of opportunities apart from the traditional services

- 1 Registration on GeM platform and supporting the tendering and ordering process
- 2 MSME Udyam Registration and related consulting
- 3 Delayed payment – compliant process on MSME Samadhan
- 4 MSME Scheme Discovery, Eligibility check, application and documentation, end to end availment
- 5 New unit set-up - advise on DPIIT registration and application for 3 year tax holiday in block of 10 years
- 6 TReDS platform – consulting of registration and discounting of invoices using the online platforms
- 7 GeM Sahay – online funding for PSU tendering
- 8 PLI scheme – backward linkages of the sector, consulting on the growth opportunities, making the MSMEs ready for the opportunity
- 9 Financing to the MSME sector – consulting on right product identification, making the MSME credit ready
- 10 Consulting on accreditations – ZED certification, MSME Skilling through technology tool centres

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No. of visitors

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No. of MSME Benefitted

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