



MAHRATTA CHAMBER OF COMMERCE,
INDUSTRIES AND AGRICULTURE



MSME HANDBOOK

A Comprehensive Guide
Covering Various Government Schemes
for MSMEs





MSME **HANDBOOK**

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ABOUT MCCIA

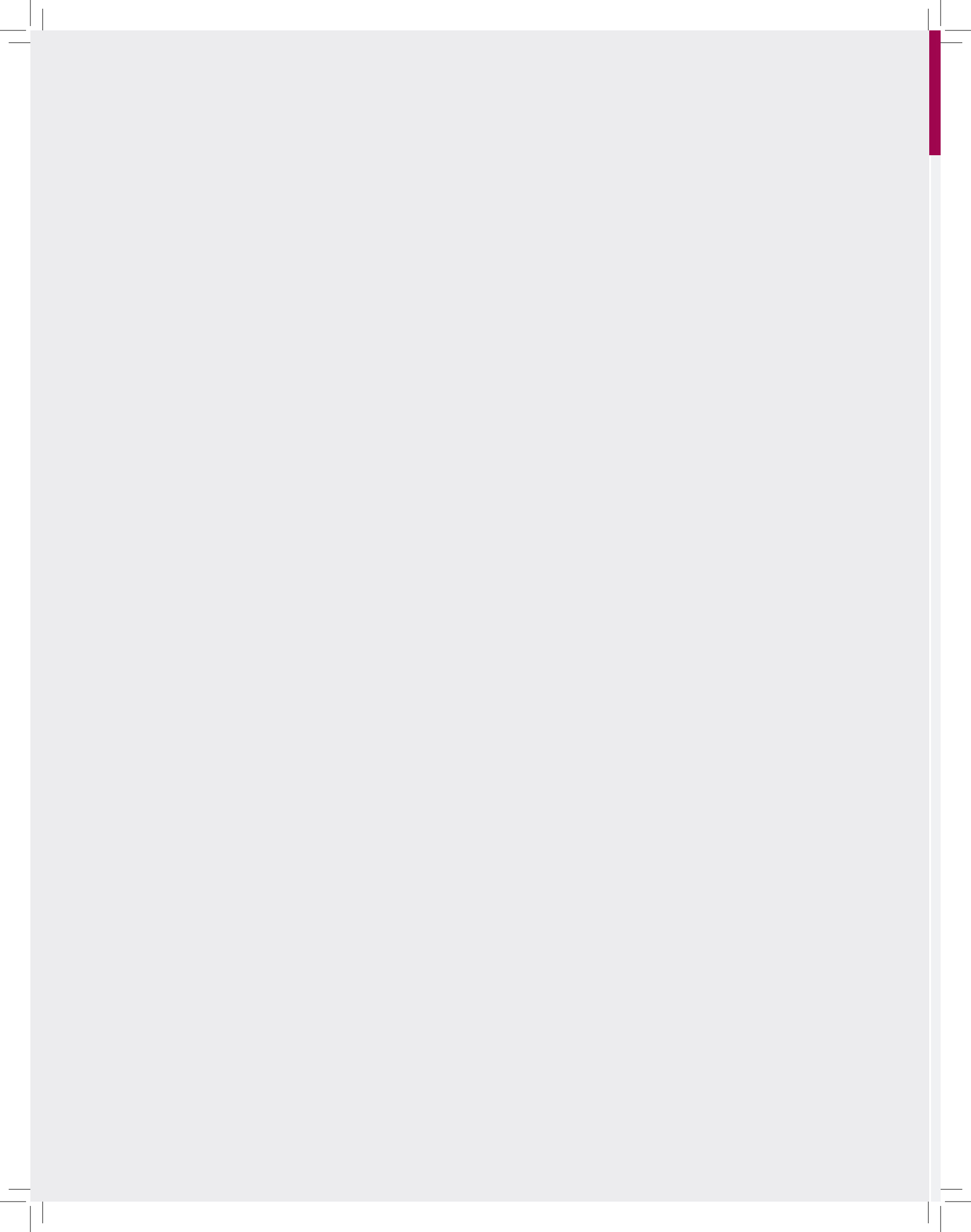
The Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA) is one of India's Oldest Chamber of Commerce established Pre-Independence. MCCIA was established in 1934, to promote industrial and economic growth in the region and beyond. MCCIA serves as a platform for businesses, industries, and entrepreneurs to collaborate, share knowledge, and advance economic development.

Over the years, MCCIA has taken a leadership role in strengthening the industrial ecosystem. It has set up Common Facility Centres in automotive, electronics, and food processing. Its strong policy advocacy has influenced landmark frameworks in Industrial Policy, Foreign Trade, IT & ITes, Electric Vehicles, Defence Indigenisation, Electronics, Agriculture, Food Processing, Start-Ups, and Green Energy.

Capacity building remains central to MCCIA's mission. As an Implementation Agency with the Maharashtra Small Scale Industries Development Corporation (MSSIDC), the Chamber delivers workshops on finance, GST, digital loans, sustainability, vendor development, IPR, and more. In 2024-25, it organized 377 programs across all 36 districts, benefitting nearly 12,000 entrepreneurs and professionals.

With a special focus on inclusivity, MCCIA has launched the Centre of Excellence for Women Entrepreneurs (CEWE) to nurture women-led enterprises through mentorship, expert inputs, and networking. Its 21 committees and functional groups provide members with platforms for dialogue, industry insights, and collaboration.

Carrying forward a legacy of over nine decades, MCCIA remains committed to empowering startups, MSMEs, and enterprises—driving competitiveness, fostering innovation, and shaping policies that reinforce Maharashtra as a leader in industry and entrepreneurship.



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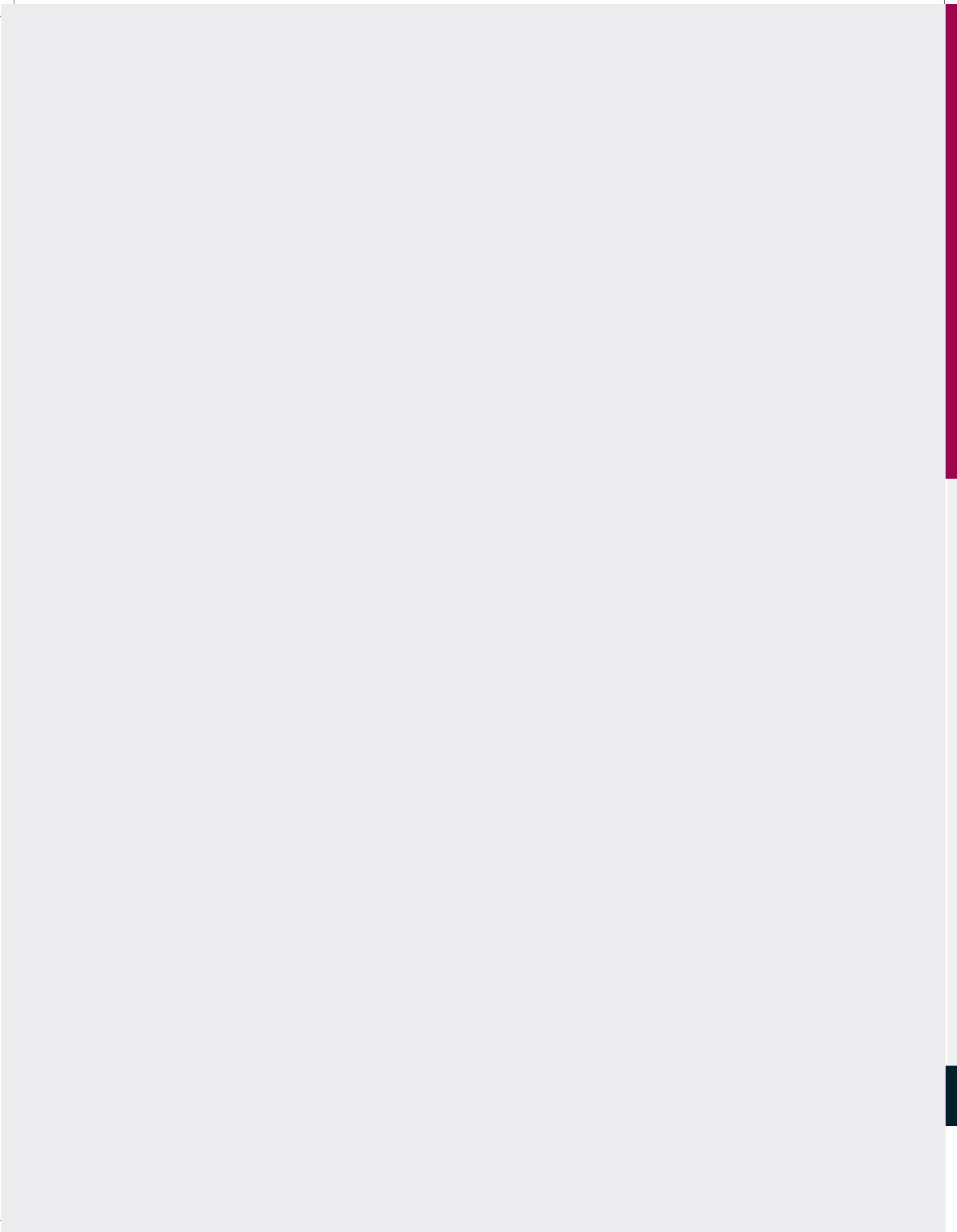
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Disclaimer: This booklet is a compilation of various schemes exactly as published by the Government of India and the Government of Maharashtra. The information included is based on the latest details available at the time of compilation. The booklet has been published on 20 November 2025. MCCIA does not claim ownership of any content contained herein and is not responsible for any subsequent changes, updates, or interpretations of the schemes by the respective reader.





Pradhan Mantri Mudra Yojana (PMMY)

This scheme launched on April 8, 2015, is a flagship initiative by the Government of India aimed at providing financial support to micro and small enterprises. The scheme facilitates loans of up to 20 lakhs to income-generating micro enterprises in the non-farm sector, which includes manufacturing, trading, and service activities. By offering collateral-free loans, PMMY encourages entrepreneurship and supports self-employment initiatives, thereby playing a crucial role in fostering economic growth and job creation across the country.



Key Features

- **Loan Categories:**
 - Shishu: Loans up to ₹50,000 for new businesses.
 - Kishore: Loans from ₹50,000 to ₹5 lakh for growing businesses.
 - Tarun: Loans from ₹5 lakh to ₹10 lakh for more developed enterprises.
 - Tarun Plus: Loans from ₹10 lakh to ₹20 lakh for advanced enterprises.
- **Loan Amount:** Collateral-free loans up to ₹20 lakh for micro enterprises in manufacturing, trading, and services.
- **Coverage:** Loans are guaranteed under the Credit Guarantee Fund for Micro Units (CGFMU).
- **Interest Rates:** Decided by lending institutions as per RBI guidelines.
- **Repayment Tenure:** Not fixed by MUDRA; depends on individual lender policies.
- **Must provide basic documentation:**
 - Identity proof
 - Address proof
 - Business registration documents
- **Application Process:**
 - Apply online via UdyamMitra portal or through banks, NBFCs, MFIs.
 - Member Lending Institutions (MLIs) process and sanction loans.



Eligibility

- Individuals or businesses engaged in non-corporate, non-farm income-generating activities.
- Typical eligible sectors include manufacturing, trading, and services.
- Open to new as well as existing micro enterprises.



Scheme 2

Prime Minister's Employment Generation Programme (PMEGP)

The PMEGP scheme, introduced on 15 August 2008, aims to promote employment by establishing new micro-enterprises for unemployed youth and traditional artisans, especially in rural areas.



Key Features

- **Credit-linked subsidy programme:** Provides financial aid for new projects.
- **Subsidy:** Ranges from 15% to 35% of the project cost, depending on the location and applicant category (General or Special categories such as SC/ST/Women).
- **Loan Amount:**
 - Manufacturing units: Subsidy on loans up to Rs. 50 lakh.
 - Service/trading units: Subsidy on loans up to Rs. 20 lakh.
 - 2nd Loan Facility: Up to Rs. 1 crore for expanding existing units, with 15% to 20% subsidy.
- **Application Process:** Apply through the PMEGP e-portal.



Eligibility

- Individuals over 18 years of age.
- **Education requirement:** VIII Standard pass for projects above Rs. 10 lakh in manufacturing and Rs. 5 lakh in the service sector.
- **Eligible entities:**
 - Self-Help Groups and Charitable Trusts
 - Institutions registered under the Societies Registration Act, 1860
 - Production-based Co-operative Societies

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Scheme
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Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE)

Launched in 2000, the Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE) enhances access to credit for micro and small enterprises (MSEs) by eliminating the need for collateral or third-party guarantees. This scheme is designed to empower first-generation entrepreneurs by providing collateral-free loans to both new and existing enterprises through member lending institutions such as banks and non-banking financial companies (NBFCs).



Key Features

- **Coverage:** Offers guarantees of up to 85% for loans to micro-enterprises (up to Rs. 5 lakh) and 75% for other MSEs, with a ceiling of Rs. 10 crore.
- **Eligible Borrowers:** Open to existing and aspiring entrepreneurs, who can apply through banks and NBFCs.
- **Special Benefits:** Provides additional coverage for women, SC/ST entrepreneurs, and businesses based in the North East region.



Eligibility

- **Business Classification:** The enterprise must qualify as a micro or small enterprise under the MSMED Act.
- **Age Requirement:** Applicants must be Indian citizens aged 18 or above.
- **New and Existing Enterprises:** Both newly established and existing businesses are eligible to apply.
- **Sector Coverage:** Includes enterprises from the manufacturing and service sectors, excluding educational institutions, agriculture, and training institutes.
- **Loan Amount:** Credit facilities under the scheme cannot exceed Rs. 2 crore.
- **Compliance:** Applicants must meet all statutory and regulatory requirements.

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Micro and Small Enterprises Cluster Development Programme (MSE-CDP)

The Micro and Small Enterprises Cluster Development Programme (MSE-CDP), implemented during the 15th Finance Commission Cycle (2021-22 to 2025-26), aims to enhance the sustainability of MSMEs by improving infrastructure, technology, and skill development within industrial clusters.



Key Features

- **Common Facility Centres (CFCs):** Provides support for setting up centres such as testing laboratories and training facilities, with 80% financial assistance from the Government of India (GoI) for projects up to Rs. 30 crore.
- **Infrastructure Development:** Offers up to 70% government assistance for the development of land, roads, and industrial areas, with project costs capped at Rs. 15 crore.
- **Promotion of Green Technology:** Encourages the adoption of sustainable manufacturing practices through financial support.



Eligibility

Special Purpose Vehicle (SPV) Formation:

- For projects exceeding Rs. 10 crore, a minimum of 20 MSE units is required.
- For projects under Rs. 10 crore, at least 10 MSE units must participate.
- **Financial Contribution:** Members must contribute at least 10% of the project cost, with larger contributions required for larger projects.
- **Independence:** All participating units must operate independently in terms of financial control and management.
- **Registered Entities:** The SPV must be a registered society, trust, or company with prior collaborative experience among its members.
- **State Government Involvement:** Proposals must be endorsed by state governments or relevant agencies.

MSME Sustainable (ZED) Certification

Launched in October 2007, the MSME Sustainable (ZED) Certification programme promotes sustainable manufacturing practices among India's micro, small, and medium enterprises. With a focus on "Zero Defect, Zero Effect" (ZED) principles, the programme provides a structured certification framework to improve product quality and operational efficiency while reducing environmental impact. It aims to equip MSMEs to compete more effectively in both domestic and international markets.



Key Features

- **Certification Levels:** Offers Bronze, Silver, and Gold certifications, each with varying levels of financial incentives.
- **Subsidy:** Provides up to 80% of the certification cost for MSMEs, with additional subsidies for women entrepreneurs, SC/ST categories, and businesses in the North East region (NER).
- **Handholding Support:** Financial aid of up to Rs. 2 lakh for consultancy and technology upgrades.
- **Testing/Quality Certification Support:** Offers up to Rs. 50,000 per MSME to cover testing or quality certification expenses.



Eligibility

- **Registration Requirement:** All manufacturing MSMEs must register with the UDYAM portal under the Ministry of MSME.
- **Voluntary Participation:** The certification is optional, allowing MSMEs to select their level of involvement based on their capabilities.
- **No Prior Certification Required:** MSMEs without ISO or similar certifications are eligible to apply for ZED certification.
- **Commitment to Quality:** Applicants must pledge to uphold the ZED principles, ensuring "Zero Defect, Zero Effect" in their operations.

A Scheme for the Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)

Launched in 2015, the ASPIRE initiative aims to foster innovation and entrepreneurship, with a special focus on rural and underserved areas. This programme facilitates the creation of Livelihood Business Incubators (LBIs) to nurture business ideas and promote sustainable development in agrobased industries and rural employment sectors.



Key Features

- **Financial Support:** Offers up to Rs. 1 crore for government agencies and Rs. 75 lakh for private agencies to establish LBIs.
- **Focus Areas:** Prioritises agrobased industries, rural employment, and skills development in disadvantaged regions.
- **Skill Development Programmes:** Emphasises training and upskilling for unemployed individuals and artisans to enhance their employability.



Eligibility

- **Aspiring Entrepreneurs:** Individuals aged 18 and above seeking to start a business.
- **Educational and Research Institutions:** Universities and technical institutes with a focus on rural and agro-based sectors.
- **Micro, Small and Medium Enterprises (MSMEs):** Must be registered under the Udyam MSME scheme.
- **Government Agencies:** Includes central and state institutions dedicated to technology, entrepreneurship, and rural development.
- **Existing Incubation Centres:** Set up by government departments or agencies.
- **New Incubation Centres:** Established through public-private partnerships (PPP), particularly for rural industries.

Scheme 7

The MSME Trade Enablement and Marketing (TEAM)

The Scheme focuses on integrating MSMEs into the digital economy, primarily through the Open Network for Digital Commerce (ONDC). It is designed to help micro, small, and medium enterprises integrate into the digital economy. Through platforms like the Open Network for Digital Commerce (ONDC), the scheme provides MSMEs with tools, training, and support to expand their online presence, reach wider markets, and enhance trade opportunities, fostering growth and competitiveness in the digital marketplace



Key Features

- **Scheme Duration:** 3 years (FY 2024–2027).
- **Implementing Agency:** National Small Industries Corporation (NSIC).
- **Special Focus:** Support for women and SC/ST MSMEs, especially in digital commerce.
- **Incentives & Support**
 - Digital Catalogue Creation:
 - Up to ₹2,500 per MSME for creating ONDC-compliant catalogues.
 - Rs. 50 per Stock Keeping Unit (SKU) for B2C, capped at 50 SKUs.
 - Rs. 125 per SKU for B2B, capped at 20 SKUs.



Eligibility

- The MSE must be registered under Udyam (manufacturing or services).
- The MSE must not already be onboarded on any ONDC-compliant Seller Network Partner on the scheme start date.
- The MSE must submit required product, business type (B2B/B2C), and e-commerce status details at registration.
- The MSE must not have availed similar assistance under any other Central/State government scheme.
- The MSE must consent to the sharing of details with ONDC, Network Partners, and the Implementing Agency.

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The MSME Trade Enablement and Marketing (TEAM)



Incentives under the TEAM Scheme

- Subsidy for Transportation and Logistics:
 - Rs. 50 per order for up to 10 orders (B2C).
 - Rs. 200 per order for up to 10 orders (B2B).
- Packaging Material Support:
 - Rs. 20 per order for up to 10 orders (B2C).
 - Rs. 250 per order for up to 10 orders (B2B).
- Packaging Design Subsidy:
 - 20% of the design cost or up to Rs. 2,000 per MSME.
- Account Management Support:
 - SNPs can claim up to Rs. 5,000 per MSME to assist in order fulfillment, logistics, and capacity building.
- AI-Based Cataloguing:
 - AI tools will be introduced to reduce the cost of preparing digital catalogues for eCommerce.
- Marketing Support:
 - Rs. 50 per order incentive for Buyer Network Participants (BNPs), with a maximum of 10 orders per MSME.
 - Digital marketing campaigns with funding of Rs. 450 per MSME onboarded onto ONDC.
- Additional Support:
 - Workshops: 150 awareness workshops across the country to promote digital adoption by MSMEs.
- Localised e-Commerce:
 - MSMEs will have access to e-commerce platforms in regional languages to support “Local for Global” initiatives.

Self-Reliant India (SRI) Fund

Launched in May 2020 as part of the Atmanirbhar Bharat initiative, the Self-Reliant India (SRI) Fund aims to strengthen the MSME sector by providing crucial equity infusion. With an initial corpus of Rs. 10,000 crore and a target corpus of Rs. 50,000 crores, the fund facilitates the growth of high potential MSMEs, enabling access to credit from private equity and venture capital sources. The SRI Fund plays a pivotal role in driving innovation, competitiveness, and economic resilience within the MSME ecosystem.



Key Features

- **Fund Structure:** Operates under a Mother-Daughter Fund model with participation from the private sector to provide equity and quasi-equity funding.
- **Focus Area:** Targets high-growth MSMEs, technology-driven enterprises, and export-oriented businesses.
- **Fund Size:** Includes a Rs. 10,000 crore contribution from the Government of India to stimulate investment.



Eligibility

- **Type of Entity:** Only micro, small, and medium enterprises (MSMEs), as defined under the MSMED Act, are eligible. Nonprofit institutions, NBFCs, and financial intermediaries are excluded.
- **Financial Viability:** MSMEs must demonstrate a positive growth trajectory with a business plan that reflects growth potential, assessed through metrics such as the CAGR of the previous three years.
- **Daughter Funds:** Must be registered as Category I or II Alternative Investment Funds (AIFs) with SEBI and are required to invest at least five times the capital received from the SRI Fund into eligible MSMEs.
- **Compliance:** All applicants must comply with SEBI regulations and maintain good standing with no pending legal issues.



Raising and Accelerating MSME Performance (RAMP)

Launched on 30 July 2022, the Raising and Accelerating MSME Performance (RAMP) scheme is a World Bank- assisted initiative aimed at boosting the performance of MSMEs in India. With a total outlay of Rs. 6,062 crore (approximately \$808 million), the programme focuses on improving access to markets, credit, and technology while addressing key challenges, including delayed payments and environmental sustainability. Over five years, RAMP aims to benefit 5.5 lakh MSMEs by strengthening institutions at both central and state levels and encouraging collaboration through Strategic Investment Plans (SIPs).



Key Features

- **Centre-State Collaboration:** RAMP fosters collaboration between the central and state governments to enhance MSME support systems and policies.
- **Strategic Investment Plans (SIPs):** States are encouraged to develop SIPs to identify gaps and mobilise resources for MSME development.
- **Focus Areas:** The scheme prioritises technology upgrades, timely payments, green initiatives, and support for women-owned enterprises to create a more inclusive and sustainable MSME ecosystem.



Eligibility

- All Udyam/UAP registered MSMEs are eligible to participate. However, some specific interventions/ sub schemes may have some screening criteria.

Scheme
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Coir Vikas Yojana (CVY)

Launched in 2017, the Coir Vikas Yojana (CVY) aims to enhance productivity and quality within the coir sector by promoting skill development, entrepreneurship, and women's empowerment. This scheme provides financial support for the modernisation of coir processing units and encourages both domestic and export market growth, fostering sustainable livelihoods in rural areas.



Key Features

- **Skill Development:** Emphasises training and upskilling, particularly for women, through the Mahila Coir Yojana.
- **Market Access:** Offers support for export promotion, participation in international trade fairs, and branding of coir products to improve global reach.
- **Subsidy:** Provides financial assistance for technological modernisation and equipment upgrades in coir units.
- **Women Entrepreneurs:** The Mahila Coir Yojana, a dedicated component of CVY, offers 75% subsidies on machinery for women artisans to promote entrepreneurship.



Eligibility

- All Coir Production/processing units registered under the Coir Board and having a valid Udyam Registration Certificate.

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Entrepreneurship and Skill Development Programme (ESDP) Scheme

Launched in 2015, the Entrepreneurship and Skill Development Programme (ESDP) Scheme aims to foster entrepreneurship and enhance the skills of both potential and existing entrepreneurs across India. With a budget allocation of Rs. 99 crore for the 2024 fiscal year, marking an increase from previous years, the scheme focuses on providing training and support to marginalised communities, thereby promoting inclusive economic growth.



Key Features

- **Training Programmes:** Offers a variety of skill development training sessions specifically designed for entrepreneurship.
- **Financial Assistance:** Provides up to 80% funding for training costs, capped at Rs. 50,000 per candidate.
- **Targeted Beneficiaries:** Focuses on women, SC/ST individuals, and persons with disabilities to ensure broader participation.
- **Implementation Agencies:** Conducted through MSME Development Institutes, Technology Centres, and approved state agencies.
- **No Participation Fee:** Participation fees are waived for SC/ST candidates, BPL participants, and women.



Eligibility

- **Target Audience:** Open to individuals aspiring to start or expand their businesses.
- **Community Focus:** Priority is given to candidates from weaker sections of society, including SC/ST communities, women, and persons with disabilities.
- **Age Requirement:** Applicants must generally be 18 years or older.
- **Educational Background:** While no formal qualifications are mandated, basic literacy is preferred.

Scheme
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Procurement and Marketing Support (PMS) Scheme

Launched in 2015, the Procurement and Marketing Support (PMS) Scheme aims to enhance the marketing capabilities of MSMEs by offering financial assistance and encouraging participation in trade fairs and exhibitions. With a budget outlay of Rs. 75 crore for FY 2023-24, the scheme seeks to improve the competitiveness of MSMEs and foster sustainable business growth.



Key Features

- **Financial Assistance:** Provides subsidies for marketing expenses, including promotional activities.
- **Market Development Initiatives:** Supports participation in both national and international trade fairs and exhibitions.
- **Training Programmes:** Offers specialised training on packaging, marketing strategies, and digital marketing for MSMEs.
- **Online Marketing Support:** Encourages MSMEs to adopt digital platforms to promote their products.
- **Awareness Campaigns:** Educates MSMEs about import-export policies and procedures to enhance their global market reach.



Eligibility

- Manufacturing/ Service Sectors MSEs having a valid Udyam Registration (UR) Certificate.

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Scheme
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International Cooperation (IC) Scheme

Launched in 2017, the International Cooperation (IC) Scheme aims to promote international collaborations, technology transfer, and market access for MSMEs. With a budget outlay of Rs. 75 crores for FY 2023- 24, the scheme supports MSMEs by facilitating participation in international exhibitions, trade fairs, and buyer-seller meets. Through these activities, the scheme fosters growth and innovation via global partnerships.



Key Features

- **Financial Assistance:** Provides reimbursement for airfare and space rental costs for eligible organisations participating abroad.
- **International Participation:** Facilitates MSMEs' participation in global trade fairs, exhibitions, and buyer-seller meets to expand market reach.
- **Capacity Building:** Offers training programmes for first time exporters to enhance their export competencies.
- **Technology Infusion:** Promotes technology transfer and the formation of joint ventures through international collaborations.
- **Organising Conferences:** Encourages the organisation of international conferences and seminars on relevant themes within India to foster knowledge exchange.



Eligibility

- Ministry of MSME and organisations under the Ministry.
- State/Central Government Organisations/Institutions and Registered Industry/Enterprise Associations, etc.

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Scheme 14

National SC-ST Hub

Launched on 18 October 2016, the National SCST Hub aims to promote entrepreneurship among Scheduled Castes (SC) and Scheduled Tribes (ST) in India. The scheme aligns with the Central Government's Public Procurement Policy, which mandates that 4% of procurement be sourced from SC/ST entrepreneurs. With a total budget outlay of Rs. 490 crores for the period 2016-17 to 2019-20, the initiative offers professional support to SC/ ST entrepreneurs, helping them participate in public procurement and enhance their business capabilities.



Key Features

- **Capacity Building:** Provides skill training and entrepreneurship development programmes for SC/ST entrepreneurs.
- **Vendor Development:** Organises vendor development programmes in collaboration with Central Public Sector Enterprises (CPSEs) and industry associations.
- **Marketing Support:** Promotes SC/ST enterprises' participation in exhibitions and trade fairs, offering special marketing assistance.
- **Financial Assistance:** Includes various subsidy schemes, such as the Special Credit Linked Capital Subsidy Scheme and the Single Point Registration Scheme.
- **Data Collection:** Gathers and disseminates information about SC/ST enterprises to enhance visibility and market access.



Eligibility

- **Type of Entity:** Open to all registered MSMEs owned by SC/ST individuals.
- **Ownership Requirement:** In partnerships or private limited companies, at least 51% ownership must be held by SC/ST individuals.
- **Business Registration:** Entities must be registered under the Udyam Registration Portal or other government-approved platforms.
- **Compliance with Guidelines:** Businesses must adhere to government regulations for MSME operations.

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Khadi Gramodyog Vikas Yojana

Launched on 19 February 2019, the Khadi Gramodyog Vikas Yojana is a comprehensive initiative by the Government of India to promote the Khadi and Village Industries (KVI) sector. This scheme consolidates two earlier programmes—the Khadi Vikas Yojana and the Gramodyog Vikas Yojana—with a total budget outlay of Rs. 490 crores. Its primary goal is to empower rural artisans and entrepreneurs by enhancing their productivity, providing essential tools and training, and fostering sustainable employment opportunities in rural areas.



Key Features

- **Skill Development:** Offers training programmes to artisans to improve their skills and productivity.
- **Financial Assistance:** Provides subsidies for the purchase of tools, machinery, and raw materials.
- **Market Development:** Supports marketing initiatives by facilitating participation in exhibitions and trade fairs.
- **Infrastructure Support:** Focuses on strengthening the existing KVI infrastructure, including production units and sales outlets.
- **Rozgar Yukt Gaon Initiative:** Aims to generate employment opportunities in rural areas by providing the necessary resources for Khadi production.



Eligibility

- **Type of Entity:** Open to registered Khadi institutions and village industries.
- **Ownership Requirement:** In partnerships or private limited companies, at least 51% ownership must be held by SC/ST individuals or women.
- **Age Requirement:** Beneficiaries should be between 18 and 55 years old.
- **Business Registration:** Entities must be registered under the Udyam Registration Portal or similar government platforms.
- **Preference Criteria:** Preference is given to SC/ST individuals, women, unemployed youth, and those from Below Poverty Line (BPL) categories.



Scheme 16

PM Vishwakarma

Launched on 17 September 2023, the PM Vishwakarma scheme aims to uplift traditional artisans and craftspeople across India. With a budget allocation of Rs. 13,000 crore for the period 2023-24 to 2027-28, the scheme seeks to integrate artisans from various trades into the formal economy, enhance their skills, and promote their products in domestic and global markets.



Key Features

- **Recognition:** Artisans receive a PM Vishwakarma certificate and ID card to acknowledge their contributions.
- **Skill Development:** Offers basic training (57 days) and advanced training (15 days or more), with a stipend of Rs. 500 per day.
- **Toolkit Incentive:** Provides e-vouchers worth up to Rs. 15,000 for purchasing modern tools.
- **Credit Support:** Offers collateral-free loans of up to Rs. 3 lakh, disbursed in two tranches, with a concessional interest rate of 5%.
- **Digital Transaction Incentives:** Beneficiaries earn Re. 1 per digital transaction, capped at 100 transactions per month.
- **Marketing Support:** Includes quality certification, branding, and onboarding on ecommerce platforms to enhance market access.



Eligibility

- **Type of Beneficiary:** Open to artisans and craftspeople engaged in traditional trades.
- **Age Requirement:** Applicants must be at least 18 years old at the time of registration.
- **Trade Coverage:** Covers 18 traditional trades, including carpentry, blacksmithing, pottery, and others.
- **Registration Process:** Enrolment is conducted through Common Service Centres (CSCs) using Aadhaar-based biometric authentication.

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Scheme
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MSME Champions Scheme

Launched in 2021 and running until 2025- 26 with a budget allocation of Rs. 10,000 crore, the MSME Champions Scheme aims to enhance the productivity and competitiveness of MSMEs in India. This initiative consolidates multiple existing schemes into three primary components: MSME Sustainable (ZED), MSME Competitive (LEAN), and MSME Innovative (Incubation, Design, IPR). The scheme focuses on modernising operations, minimising waste, and helping MSMEs achieve national and international market reach.



Key Features

- **MSME Sustainable (ZED):** Encourages Zero Defect, Zero Effect manufacturing to promote sustainable practices.
- **MSME Competitive (LEAN):** Implements Lean Manufacturing techniques to improve efficiency and reduce waste.
- **MSME Innovative:** Supports incubation, design enhancements, and intellectual property rights (IPR) facilitation.
- **Financial Assistance:** Provides subsidies for certification and consultancy services to enhance MSME capabilities.
- **Capacity Building:** Offers training programmes to improve the skills and knowledge of MSME stakeholders.



Eligibility

All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME Sustainable (ZED) Certification and avail related benefits/incentives.

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Scheme **18**

MSE Green Investment and Financing for Transformation (MSE GIFT) Scheme

Launched on 20 December 2023, the MSE Green Investment and Financing for Transformation (MSE GIFT) Scheme aims to support Micro and Small Enterprises (MSEs) in adopting clean and green technologies. With a budget allocation of Rs. 478 crores and an operational period extending until 2025-26, the scheme promotes sustainable business practices by facilitating institutional finance at concessional rates and reducing environmental impact.



Key Features

- **Interest Subvention:** Provides a 2% interest subvention per annum on term loans up to Rs. 2 crores for a maximum of five years.
- **Risk Sharing Facility:** Offers a risk-sharing mechanism for loans up to Rs. 2 crores, mitigating financial risks for lending institutions.
- **Eligible Projects:** Supports investments in renewable energy, energy efficiency, waste management, and clean transportation.
- **Capacity Building:** Conducts training programmes and workshops to enhance awareness and adoption of green technologies.
- **Information, Education, and Communication (IEC):** Promotes green practices and technologies through educational initiatives for MSEs.



Eligibility

- **Type of Entity:** Open to all Udyam-certified MSEs in the manufacturing and service sectors.
- **Loan Size:** MSEs can apply for loans up to Rs. 2 crores under the scheme.
- **Project Requirements:** Projects must align with the green technologies specified in the scheme guidelines.
- **Compliance:** Applicants must be in good financial standing and have no defaults with participating financial Institutions.

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

Launched on 20 December 2023, the MSE Scheme for Promotion and Investment in Circular Economy (MSE SPICE) marks a significant step towards promoting sustainable business practices and reducing environmental impact across India. With a budget allocation of Rs. 472.50 crore for the period 2023-24 to 2026-27, the scheme integrates circular economy principles into MSE operations, aiming to enhance resource efficiency, competitiveness, and sustainable growth.



Key Features

- **Credit Linked Capital Subsidy:** Offers financial support of up to 12.5 lakh for investments that promote resource efficiency and circular economy practices.
- **Awareness Generation and Demand Creation:** Implements initiatives to raise awareness among MSEs about the benefits of adopting circular economy principles.
- **Information, Education, and Communication (IEC):** Provides educational programmes to inform stakeholders about the importance of sustainability and circular economy practices in business operations.



Eligibility

- **Project Requirements:** Projects must align with the green technologies identified under the scheme.
- **Compliance:** Participating entities must comply with government regulations for MSME operations and demonstrate a commitment to sustainable practices.

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Tool Rooms and Technical Institutions

Launched in 2022 and set to operate until 2025- 26 with a budget allocation of Rs. 500 crores, the Tool Rooms and Technical Institutions Scheme is a vital initiative aimed at enhancing the capabilities of Micro and Small Enterprises (MSEs) across India. The scheme provides comprehensive support through training, technology development, and consultancy services, fostering innovation and competitiveness across multiple sectors.



Key Features

- **Skill Development Training:** Offers specialised training programmes for personnel in manufacturing, electronics, and textile sectors.
- **Consultancy Services:** Provides expert advice on tooling, technology upgrades, and process improvements to optimise production efficiency.
- **Common Facility Centres (CFCs):** Establishes CFCs offering shared resources, such as testing, training, and production facilities, for MSEs.
- **Project Support:** Facilitates the establishment and modernisation of Mini Technology Centres to strengthen local manufacturing capabilities.
- **Technology Transfer:** Promotes indigenous manufacturing through reverse engineering and local component production.



Eligibility

- Industrial Units (focusing on the MSME sector).
- The intake eligibility for the training programmes from school dropout to M. Tech level.

Startup India Seed Fund Scheme (SISFS)

The Startup India Seed Fund Scheme (SISFS) is a government initiative aimed at providing financial assistance to early-stage startups for activities such as proof of concept, prototype development, product trials, market entry, and commercialization. The scheme is managed by the Department for Promotion of Industry and Internal Trade (DPIIT), Government of India.



Key Features

- **Funding Support:** Startups can receive up to ₹50 lakh in financial assistance through incubators. This includes:
 - Grants: Up to ₹20 lakh for proof of concept, prototype development, and product trials.
 - Convertible Debentures / Debt Instruments: Up to ₹50 lakh for market entry, commercialization, or scaling up.
- **Disbursement Process:** Funds are allocated to incubators, which then distribute them to eligible startups in milestone-based installments.
- **Selection Criteria:** Startups are evaluated based on innovation, market need, feasibility, impact potential, and team strength.
- **Sectoral Focus:** Preference is given to startups in sectors like social impact, waste management, water management, financial inclusion, education, agriculture, food processing, biotechnology, healthcare, energy, mobility, defense, space, railways, oil and gas, textiles, etc.
- **Application Process:** Startups must apply through recognized incubators, which are selected by the Experts Advisory Committee (EAC).



Eligibility

- **For Startups:**
 - DPIIT-recognized and incorporated ≤ 2 years ago.
 - Product/service with market fit, commercialization potential, and scalability.
 - Technology-driven solution.
 - Indian promoters hold ≥ 51% shareholding.
 - Should not have received > ₹10 lakh from other govt. schemes for the same purpose.
- **For Incubators:**
 - Legal entity (society, trust, company, or statutory body) operational ≥ 2 years.
 - Infrastructure for ≥ 25 people and at least 5 startups incubated.
 - Full-time experienced CEO and capable team for mentoring.
 - No third-party private funding for seed disbursement.



Stand-up India

Launched on April 5, 2016, by the Government of India, the Stand-Up India Scheme aims to promote entrepreneurship among Scheduled Caste (SC), Scheduled Tribe (ST), and women entrepreneurs. The scheme facilitates bank loans ranging from ₹10 lakh to ₹1 crore to at least one SC/ST and one woman borrower per bank branch for setting up a greenfield enterprise in the manufacturing, services, or trading sectors.



Key Features

- **Loan Amount:** ₹10 lakh to ₹1 crore (composite loan including term loan and working capital).
- **Purpose:** Setting up new enterprises in manufacturing, services, or trading sectors.
- **Loan Structure:** Term loan and working capital combined.
- **Repayment Period:** Up to 7 years with a maximum moratorium of 18 months.
- **Interest Rate:** Lowest applicable rate of the bank for that category, not exceeding (MCLR + 3% + tenor premium).
- **Security:** Mortgage/hypothecation of primary asset; additional collateral or guarantee under the Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL)

may be required.

- **Margin Money:** Minimum 10% of the project cost; additional support may be available under eligible Central/State schemes.
- **Bank Branches:** All branches of scheduled commercial banks in India are eligible to extend loans under this scheme.
- The web portal by SIDBI provides hand-holding support through a network of agencies engaged in training, skill development, mentoring, project report preparation, application filling, work shed / utility support services, subsidy schemes etc.



Eligibility

- **For Entrepreneurs**
 - **Status:** SC/ST and/or women entrepreneurs.
 - **Age:** Above 18 years.
 - **Enterprise Type:** Greenfield projects only.
 - **Shareholding:** In case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by SC/ST or women entrepreneurs.
 - **Credit History:** Should not have any outstanding defaults with banks or financial institutions.
- **For Enterprises:**
 - **Type:** Greenfield enterprises (new ventures).
 - **Sector:** Manufacturing, services, or trading sectors.
 - **Location:** Enterprises must be located in India.



Scheme 1

Scheme Available
for MSMEs
in Maharashtra



Chief Minister's Employment Generation Programme (CMEGP)

Objective: The CMEGP aims to generate employment by supporting the establishment of micro and small enterprises in both rural and urban areas of Maharashtra. The program is designed to provide credit-linked subsidies to eligible beneficiaries, promoting self-employment and entrepreneurship. The scheme is administered by the Directorate of Industries (DOI) under the Maharashtra Industries Department, with execution facilitated through District Industries Centers (DICs) and the Maharashtra State Khadi and Village Industries Boards (KVIB).



Key Features

Financial Assistance:

- Maximum project cost: ₹50 lakhs for manufacturing units and ₹20 lakhs for service units.
- Subsidy: 15%–35% of project cost depending on location and applicant category (General / SC / ST / Women / Special categories).
- Beneficiary contribution: 5%–10%, with the remaining financed through bank loans.

Target Groups:

- Reservations: 30% Women, 20% SC/ST, 3% Differently-abled.

Employment Objectives:

- Establish 1,00,000 micro and small enterprises in 5 years.
- Generate 8–10 lakh jobs across Maharashtra.

Applications must be submitted via the official CMEGP portal, followed by:

- Scrutiny by the District Level Committee
- Bank sanction
- Mandatory entrepreneurship development training before fund disbursement.

Implementation:

- Administered by the Directorate of Industries (DOI).
- Executed through District Industries Centres (DICs) and KVIB.



Eligibility

- Applicants must be 18–45 years old (5-year age relaxation for special categories).
- No income criteria for applicants or families.
- Open to individuals from all educational backgrounds, focusing on unemployed youth starting new ventures.

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Scheme 2

Support for MSMEs in Exports (from the Maharashtra Export Policy 2023)

The Support for MSMEs in Exports scheme, under the Maharashtra Export Policy 2023, aims to strengthen the export capabilities of micro, small, and medium enterprises in the state. It provides financial incentives, capacity-building programs, and market access support to help MSMEs expand their presence in international markets. The scheme focuses on boosting competitiveness, enhancing export quality, and facilitating sustainable growth for MSMEs engaged in global trade.



Key Features

- **Incentives for Exporting:** Under the policy, MSMEs that export at least 50% of their turnover (30% for SC, ST, and women entrepreneurs) are eligible for various incentives. These include financial support and interest subsidies across 14 designated sectors under the Production-Linked Incentive (PLI) scheme.
- **Export Oriented Industrial Development Programme (EOIDP):** The policy promotes the establishment of Export Oriented Industrial Parks (EOIPs), which will include designated zones specifically for MSMEs. These parks will provide modern infrastructure and facilities, with a portion of the area allocated to MSMEs to encourage their participation in export activities.
- **Capacity Building Initiatives:** The policy emphasises training and skill development for MSME entrepreneurs. This includes workshops focused on brand promotion, eco-friendly packaging, and quality standards to help MSMEs enhance their products' competitiveness in global markets.



Eligibility

- The applicant must be an MSME registered in Maharashtra (Udyam Registration required).
- The enterprise should be engaged in export activities or have a concrete plan to expand into export markets.
- For export incentives linked to turnover, the firm must meet the export turnover thresholds (50% general / 30% SC-ST-Women).
- The unit must comply with quality standards and export documentation requirements as prescribed.
- The enterprise should not be availing similar export-linked benefits under overlapping Central/State schemes for the same purpose.

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Support for MSMEs in Exports (from the Maharashtra Export Policy 2023)



Key Features

- **Market Linkages:** Through the One District One Product (ODOP) initiative, the policy aims to promote specific products from each district, facilitating branding and market access for MSMEs engaged in these sectors. This initiative is designed to strengthen local entrepreneurship while promoting unique geographical indication products
- **Simplified Export Processes:** The policy seeks to streamline export procedures by improving existing systems and creating a single point of contact for MSMEs to navigate export-related permissions and clearances, thereby reducing bureaucratic hurdles.
- **Financial Assistance and Infrastructure Development:** The government plans to invest in shared infrastructure, such as tech parks and industrial clusters, that will benefit service providers and manufacturers alike. Additionally, there are provisions for financial support to develop dedicated export-promoting industrial parks.
- **Facilitation Services:** The Maharashtra Export Facilitation Cell will assist MSMEs with logistics, regulatory compliance, and market intelligence. This includes guidance on shipping, customs processes, financing options, and government incentives tailored for exporters.



Support for Startups in Maharashtra (from the Maharashtra State Innovative Startup Policy 2025)

The Maharashtra Startup, Entrepreneurship & Innovation Policy 2025 is a government initiative aimed at transforming the state into a national and global leader in innovation and entrepreneurship. The policy will remain effective for five years (2025–2030) and builds on the earlier 2018 policy. As of May 31, 2025, Maharashtra accounts for 18% of India's total DPIIT-recognized startups (29,147), the highest in the country. The policy aims to nurture 1,25,000 entrepreneurs and recognize 50,000 startups over the next five years. It focuses on areas such as AI, Fintech, Deeptech, Medtech, Semiconductors, Cybersecurity, and Quantum Computing. The policy is implemented by the Maharashtra State Innovation Society (MSInS).



Key Features

- **Startup Ecosystem Development**
 - Hub-and-spoke model linking incubation centres, accelerators, and micro-incubators.
 - Funding of up to ₹5 crore per incubation centre.
 - Regional Innovation & Entrepreneurship Hubs with high-tech labs (AI, 3D printing, Quantum Computing, etc.).
 - Focus on sectors like AI, Fintech, Medtech, Deeptech, Agritech, Semiconductors, Cybersecurity, Green Tech, and Quantum Computing.
- **Support for Entrepreneurs**
 - Chief Minister Maha-Fund for Entrepreneurship & Innovation with a ₹500 crore corpus over five years.
 - Targets 25,000 youth entrepreneurs, offering technical support, mentorship, and financial assistance (₹5–10 lakh loans).
 - Programs like Startup Yatra and Student Innovation Challenge to foster grassroots innovation.



Eligibility

- The startup must be recognized by DPIIT and registered in Maharashtra.
- It should be engaged in innovation, product development, or process improvement.
- The entity must be less than 10 years old from its date of incorporation.
- It should be registered as a Private Limited Company, LLP, or Partnership Firm.
- The startup's registered office or main business operations must be located in Maharashtra.



Support for Startups in Maharashtra (from the Maharashtra State Innovative Startup Policy 2025)



Key Features

- **Women Entrepreneurship Initiatives**
 - Creation of a Women Entrepreneurship Wing (WEW).
 - Dedicated women-centric incubation centres across regions.
 - Special financial assistance for women-led startups.
- **Fiscal and Financial Support**
 - Seed Fund, Venture Fund, and Fund of Funds to enhance funding access.
 - IPR Reimbursements:
 - ₹5 lakh for domestic patents/trademarks.
 - ₹20 lakh for international IPRs.
 - Testing & Certification Reimbursement: Up to ₹5 lakh.
 - Exhibition Support: ₹2 lakh for domestic, ₹5 lakh for international exhibitions.
 - Maharashtra Startup Week: 50 startups receive direct government work orders up to ₹25 lakh annually.
- **Innovation & Recognition Programs**
 - Maharashtra Innovation Excellence Awards for outstanding innovators.
 - Grand Challenges & Hackathons for problem-solving and pilot grants.
 - Development of a Knowledge Portal and AI Sandbox for startups to test products.
 - Infrastructure for the Future
 - Establishment of the Maharashtra Innovation City (MIC) over 300 acres, serving as a collaborative hub for startups, corporates, academia, and investors.



Eligibility

- Preference is given to startups in emerging and high-impact sectors like AI, Fintech, Medtech, Deeptech, and Agritech.
- The startup must obtain a Unique ID from the Maharashtra State Innovation Society (MSInS) to access benefits.
- Women-led, youth, rural, and vulnerable group startups (PwDs, transgenders) receive special consideration.
- Registered incubators, accelerators, and innovation hubs under MSInS are also eligible for policy assistance.



Maharashtra Industries, Investment & Services Policy 2025

The Maharashtra Industries, Investment & Services Policy 2025 is designed to accelerate the state's transformation into a US\$1 trillion economy by 2029–30. The policy builds on the 2019 industrial policy but introduces a broader ecosystem approach by recognising Services as an Industry, encouraging frontier technologies, and strengthening the MSME sector as a key growth engine. For Micro, Small and Medium Enterprises (MSMEs), the policy focuses on scaling enterprises, improving access to finance, enabling technology adoption, and building dedicated infrastructure. It aims to expand Maharashtra's base to 1 crore Udyam-registered MSMEs, support their transition into larger enterprises, and improve competitiveness through innovation, quality certification, and digital integration.



Key Features

- **Regional MSME Parks:** The state will develop at least one MSME Park in each of the 34 districts (excluding Mumbai) to boost regional entrepreneurship and job creation
- **Preferential Land Allotment:** 20% of plots in all industrial parks are reserved for MSMEs, including the development of plug-and-play facilities to support first-generation entrepreneurs
- **Enhanced CMEGP Limits:** The financial assistance under the Chief Minister Employment Generation Programme (CMEGP) has been increased to ₹1 crore for manufacturing projects and ₹50 lakh for services
- **MSME Revival Fund:** A dedicated MSME Revival and Rehabilitation Fund has been set up to provide working capital support and defer loan repayments for units classified as "sick" or "closed"
- Financial Incentives for Manufacturing MSMEs
 - **Industrial Promotion Subsidy (IPS):** Eligible units receive a subsidy equal to 100% of the Gross SGST payable on the first sale of products billed and delivered within Maharashtra
 - **Capital Subsidy:** Targeted at thrust sectors, export-oriented units, and circular economy projects. The upper limit is ₹25 crore or 20% of Fixed Capital Investment (FCI), whichever is less
 - **Interest Subsidy:** Eligible MSMEs can receive up to 5% per annum interest subsidy, subject to an annual cap of ₹1 crore
 - **Power Tariff Subsidy:** ₹1 per unit for three years in specific regions, capped at ₹1 crore for MSMEs and ₹1.5 crore for Special Large Scale Industries (LSI).
 - **Duty Exemption:** 100% exemption from electricity duty for the duration of the incentive period in most regions



Maharashtra Industries, Investment & Services Policy 2025

- **Stamp Duty Exemption:** 100% exemption in underdeveloped regions (Group C, D, D+) and a 50% waiver in highly industrialized areas (Group A & B)
- **EPF Reimbursement:** The State reimburses 50% of the employer's EPF contribution for five years for high-paying jobs (above ₹50,000 to ₹1 lakh/month depending on the region)
- Financial Incentives for Service MSMEs
- **EPF Reimbursement:** The State reimburses 50% of the employer's EPF contribution for five years for high-paying jobs (above ₹50,000 to ₹1 lakh/month depending on the region)
- **Rental Lease Subsidy:** Calibration based on regional rates, offering up to ₹20 crore in Group A & B and up to ₹1 crore in Group D
- **Skilling Subsidy:** Assistance for training costs up to ₹2 crore per unit for the first 20 eligible units in certain regions
- **R&D Subsidy:** Eligible units can receive 50% of their R&D costs, capped at ₹10 crore



Eligibility

- Enterprises must be registered on the Udyam Portal to avail benefits under the policy.
- MSMEs are eligible for graded incentives based on their location, with units in Naxalism-affected and Aspirational Districts (like Gadchiroli and Nandurbar) eligible for incentives covering up to 100% of their Fixed Capital Investment (FCI)

Support for Women Entrepreneurs in MSMEs

(from the Special Policy for Women entrepreneurs and the Industrial Policy 2025)

The support for Women entrepreneurs in MsMes scheme, under the special Policy for Women entrepreneurs and the new Industrial Policy 2025, is designed to promote and strengthen women led micro, small, and medium enterprises. It provides women entrepreneurs with financial assistance, training, and access to technology and markets, aiming to enhance their participation in the industrial and business ecosystem. The scheme focuses on empowering women to start, expand, and sustain their businesses while fostering gender-inclusive economic growth



Key Features

- **Preference in Infrastructure:** Women-led units receive priority and preferential support in industrial parks and MSME zones.
- **Service Sector Parity:** Women-led service units now qualify for a comprehensive range of benefits, including EPF reimbursement and rental lease subsidies, which were previously more focused on manufacturing.
- **Support for Scaling:** Women entrepreneurs are eligible for the one-time scaling grant (up to ₹25 lakh) when transitioning their units from micro to small, medium, or large-scale categories.
- **Entrepreneurship Training:** Revamped programs like the Entrepreneurship Development Training Program (EDTP) provide stipends and practical guidance to aspiring female business owners
- **Key Financial Benefits**
 - **Capital Subsidy:** Units fully owned by women that employ at least 50% women are eligible for a capital subsidy of up to ₹25 crore or 20% of Fixed Capital Investment (FCI).
 - **Additional FCI Incentive:** Eligible MSME units owned by women with at least 50% female staff receive an additional 10% FCI incentive, with a cumulative cap allowed up to 120% of FCI.
 - **Electricity Duty Exemption:** In highly industrialised Group A and B areas (where most units are ineligible), units fully owned by women and employing 50% women are granted 100% electricity duty exemption for the duration of their incentive period.
 - **Regional Performance Bonus:** Based on the region, women-led units can earn a 5% to 20% "Additional Incentive" over their base package if they meet specific ownership and employment thresholds.
 - **EPF Reimbursement:** The state provides 50% reimbursement of the employer's EPF contribution for five years to encourage the hiring of women in high-value service roles.



Eligibility

- Mandatory registration on the Udyam Portal is required for all MSME-level benefits.
- Benefits are graded based on whether women hold 50% or 100% of the ownership, partnership, or share capital.
- To qualify for the highest tiers of additional incentives, the company must employ a minimum of 50% to 100% women in its total workforce.

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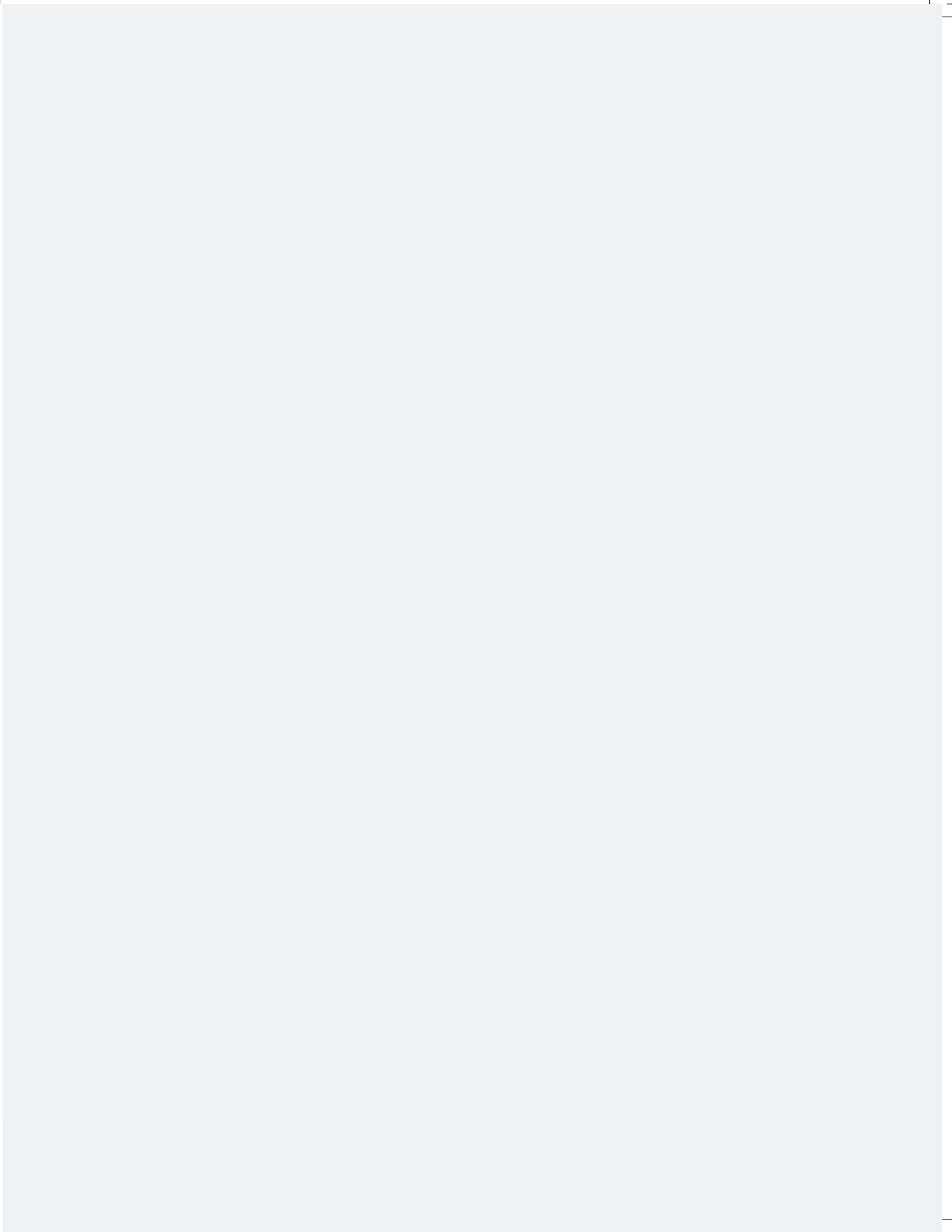
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