



# Empowering Indian MSMEs: A Handbook for Opportunities and Innovation

Compiled by: Intellectual Property Group, CSIR-NCL

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## Foreword

Micro, Small and Medium Enterprises (MSMEs) form the backbone of India's economy, contributing significantly to employment generation, innovation, and inclusive growth. In an era marked by rapid technological advancement, globalization, and shifting market dynamics, the empowerment of MSMEs is both a national priority and a strategic necessity.

This resource booklet has been thoughtfully compiled to empower MSMEs with essential knowledge, practical tools, and strategic guidance to navigate the dynamic business environment. It serves as a one-stop reference, consolidating key information across domains—eliminating the need to search for resources in multiple places. Covering a broad spectrum from intellectual property rights and financial access to digital transformation and sustainable practices, the compendium offers valuable insights and actionable inputs aimed at enhancing growth, competitiveness, and long-term resilience of MSMEs.

We hope that this compendium will serve as a practical guide for entrepreneurs, policymakers, industry bodies, and stakeholders committed to strengthening the MSME ecosystem. This compendium is part of our ongoing efforts to build capacity, foster innovation, and enable Indian MSMEs to thrive in a globally competitive environment. We hope it will serve as a practical tool for entrepreneurs, policymakers, and stakeholders working toward the vision of a *Viksit & Atmanirbhar Bharat*.

I express my sincere gratitude to CSIR & NCL leadership, Shri Abhay Daptardar, Asstt. Director Br. MSME Development & Facilitation Office, Pune, Ministry of MSME, Govt. of India, for their support and Intellectual Property Group team at NCL with special mention of Ms Dishita Dutta and Ms Shruti Sali who have made this publication possible.

Would love to hear how useful you found the compendium and any suggestions you may have to enhance its impact.

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## **Background of the Compendium**

Micro, Small, and Medium Enterprises (MSMEs) are a cornerstone of India's economic growth, contributing substantially to GDP, employment generation, and exports. As of 2024, the sector encompasses over 63 million enterprises and supports the livelihoods of more than 110 million individuals. MSMEs serve not only as drivers of innovation but also as key enablers of inclusive and balanced development.

Despite their significance, many MSMEs continue to face barriers in accessing vital resources—ranging from finance and intellectual property rights to government schemes and digital infrastructure. Limited awareness and insufficient institutional support often hinder their ability to innovate and scale effectively.

In response to these challenges, the Intellectual Property Group at CSIR-NCL, in collaboration with the Ministry of MSME, has developed this compendium to serve as an accessible and practical guide for MSMEs across the country. Organized according to the typical stages of business development, the compendium brings together essential information on regulatory frameworks, financial support, IP protection, and market access in a simplified and structured manner.



## **Section I: Introduction**

### **1.0.What is MSME? Definition, categories (micro/small/medium)**

Categorisation of MSMEs

The MSME in India plays a crucial role in the country's economy by fostering employment and innovation. The categorisation of MSMEs is based on the investment in the plant and machinery equipment:

#### **1.0.1 Importance of MSME in Indian economy**

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of India's economy. They offer a large contribution to employment generation, GDP growth, and exports. They also play an important role in promoting regional development and reducing economic inequality.

The MSME sector is important for a number of reasons. First, it provides jobs to millions of people, especially in rural areas. Second, it helps to promote entrepreneurship and innovation. They also help to diversify the Indian economy and to reduce poverty and inequality. MSMEs are crucial in promoting exports, as they contribute to about 48% of the country's total exports. Their ability to adapt quickly to changing market conditions and technological advancements makes them a key player in India's economic resilience.

However, in most of the cases, for MSMEs to fully realize their potential, it is important to expand MSME operations. The MSME expansion process primarily drives individual business growth. It also contributes to the broader growth of MSME in India.

#### **1.0.2. Challenges Faced by MSMEs**

MSMEs play a vital role in India's economic landscape, but they encounter several obstacles that restrict their growth and MSME expansion. Addressing these challenges is critical to enabling the sustainable development of the sector.

##### **Key Challenges**

- **Limited Access to Finance**
  - MSMEs are often seen as high-risk borrowers by a majority of the lending institutions.
  - As a result, it becomes more and more difficult for business while securing loans.
  - The lack of funds hinders their ability to expand MSME operations effectively.
- **Shortage of Skilled Labor**
  - Many MSMEs struggle to find a workforce equipped with the required skills.

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- It has a direct impact on productivity as innovation within the sector slows down.
- **Technological Limitations**
  - MSMEs become less competitive if they are not equipped with the latest processes and advanced tools.
  - Investing in technology is often unaffordable due to financial constraints.
- **Market Access Challenges**
  - The majority of MSMEs have limited access to the larger markets and hence are unable to grow. It still takes on bigger players.
- **Regulatory Compliance Issues**
  - Due to complex regulatory frameworks, meeting compliance requirements becomes increasingly difficult and delays operations and increases the overall costs.

### **1.1.0 Government's vision for MSMEs**

The Government of India envisions the MSME sector as a key pillar for driving economic growth, employment opportunities and innovation. The overarching aim is to build a resilient, competitive, and sustainable MSME ecosystem that is both inclusive and globally relevant.

#### **1.1.1 Building Globally Competitive MSMEs**

- Empower MSMEs to enhance productivity, adopt advanced technologies and improve quality standards.
- Foster modernization and innovation to help Indian MSMEs thrive in the global marketplace.

#### **1.1.2. Improving Ease of Doing Business**

- Simplify and streamline processes related to registration, licensing and regulatory compliance.
- Promote digital service delivery to minimize red tape and administrative delays.

#### **1.1.3. Enhancing Access to Finance**

- Enable affordable and timely credit through initiatives such as MUDRA, CGTMSE and Stand-Up India.
- Encourage financial inclusion and support alternative funding mechanisms for MSMEs.

#### **1.1.4. Promoting Technological Advancement and Innovation**

- Facilitate the adoption of modern technologies, automation and digital tools.
- Support research & development, design, and IPR creation to spur innovation.



### **1. 1.5. Expanding Market Reach and Boosting Exports**

- Integrate MSMEs into public and private procurement systems.
- Support export growth through branding, trade facilitation, and participation in global exhibitions.

### **1. 1.6. Fostering Skill Development and Entrepreneurship**

- Provide training programs for upskilling workers and entrepreneurs.
- Cultivate a strong entrepreneurial ecosystem, with a special focus on youth and women empowerment.

### **1. 1.7. Strengthening Clusters and Infrastructure**

- Promote cluster-based development to drive economies of scale and collective growth.
- Enhance infrastructure such as industrial parks, logistics and power supply to support MSMEs.

### **1. 1.8. Ensuring Sustainable and Inclusive Growth**

- Encourage the adoption of eco-friendly practices and green technologies.
- Prioritize social and economic inclusion, ensuring MSMEs from all backgrounds benefit from development initiatives.

## **Section II: Registration of MSME**

### **2.0 Udyam registration process**

#### **2.1.0 What is MSME Udyam Registration?**

MSME registration is also called Udyam registration. The entities that fulfil the MSME classification can apply for MSME registration from the government portal, the Udyam portal. The MSME registration is entirely online and can be obtained from the [Udyam registration portal](#). It is not mandatory for MSMEs to obtain this registration, but it is beneficial to get one's business registered under this because it provides a lot of benefits in terms of taxation, setting up the business, credit facilities, loans etc.

#### **2.2.0. MSME Registration Eligibility:**

All manufacturing, service industries, wholesale, and retail trade that fulfil the revised MSME classification criteria of annual turnover and investment can apply for MSME registration. Thus, the MSME registration eligibility depends on an entity's annual turnover and investment.

#### **2.3.0 Qualification Criteria for MSME Registration in India**

To qualify for MSME registration in India, your business must meet specific investment and turnover criteria. The revised classification effective from April 1, 2025:-

Criteria	Micro	Small	Medium
Investment in Plant & Machinery/Equipment	Up to Rs. 2.5 crore	Up to Rs. 25 crore	Up to Rs. 125 crore
Annual Turnover	Up to Rs. 10 crore	Up to Rs. 100 crore	Up to Rs. 500 crore

The following entities are eligible for MSME registration:

- Individuals, start-ups, business owners, and entrepreneurs
- Private and public limited companies
- Sole proprietorship
- Partnership firm
- Limited Liability Partnerships (LLPs)
- Self Help Groups (SHGs)
- Co-operative societies
- Trusts

#### 2.4.0 Documents Required for MSME Registration

- The MSME registration documents are as follows:
- Aadhaar card
- PAN card

There are no MSME registration fees and it does not require proof of documents. PAN and GST-linked details on investment and turnover of enterprises will be taken automatically by the Udyam Registration Portal from the Government databases since the portal is integrated with Income Tax and GSTIN systems.

GST registration is not compulsory for enterprises that do not require a GST registration. However, enterprises that mandatorily need to obtain GST registration under the GST law must enter their GSTIN for obtaining the MSME Registration or Udyam Registration.

#### 2.5.0 Benefits of MSME Registration

1. Financial Benefits
2. Priority sector lending from banks Lower interest rates on loans
3. Protection against delayed payments
4. Various tax benefits



5. Government Support Special consideration in government tenders
6. Access to MSME development schemes
7. Marketing assistance Subsidy on patent registration

### Section III: Financial Support for MSMEs

3.0 To foster the growth of MSMEs, several resources and development initiatives are available, including financial support, infrastructure improvements, skill development programs, and digital transformation support. Government schemes like PMEGP, RAMP, and CGTMSE along with private sector initiatives, play a crucial role in providing access to finance, markets, and technology.

3.1.0. Close assessment of the available funding options for MSME's can be clubbed in following broad categories.

- Government schemes (CGTMSE, PMEGP, MUDRA, Stand-Up India, etc.)
- Subsidy and credit linkages
- Venture capital, angel investors, SIDBI, banks

**Table 1: Financial Support available for MSME's**

Name of the program	Program Details	Eligibility Criteria	Financial Support Details	Website/Portal link
<b>1.Prime Minister's Employment Generation Programme(PM EGP)</b>	This program helps launch new micro-businesses in both rural and urban areas, promoting self-employment and job creation.	Any individual, above 18 years of age can apply.	I. Supports self-employment in rural & urban areas. II.Subsidy: 15-35% of project cost (depending on sector & category). III. Maximum project cost: <ul style="list-style-type: none"> <li>• Manufacturing: Rs. 50 Lakh</li> <li>• Services: Rs. 20 Lakh</li> </ul> IV. Higher subsidy (35% rural, 25% urban) for: <ul style="list-style-type: none"> <li>• SC/ST/ Women/ Minorities</li> <li>• Ex-Servicemen/ Transgender</li> <li>• Aspirational districts/NE R</li> </ul>	<a href="https://www.kviconline.gov.in/pmegportal/pmegphome">https://www.kviconline.gov.in/pmegportal/pmegphome</a>

<b>2. Credit Guarantee Scheme for Micro &amp; Small Enterprises (CGTMSE)</b>	First-time entrepreneurs can get easier loans for their micro-businesses (without needing collateral) through a government program that supports credit guarantees for these ventures. This helps them overcome a major hurdle in starting their businesses	Existing Entrepreneurs and Aspiring Entrepreneurs.	I. Credit guarantee for loans up to Rs. 2 crores, without Collateral and third-party guarantee. II. Guarantee coverage ranges from 85% (Micro Enterprise upto Rs 5 lakhs) to 75% (others). III. 50% coverage is for retail activity.	I. Through Member Lending Institutions (Banks and NBFCs). II. For detailed guidelines please visit <a href="https://www.cgtmse.in">https://www.cgtmse.in</a>
<b>3. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)</b>	<ul style="list-style-type: none"> <li>• Organizing artisans into collectives to boost production, product value, and competitiveness.</li> <li>II. Promoting these sectors and increasing artisans' income for sustainable employment.</li> </ul>	Existing artisans from traditional industries in sectors such as Handicraft, Textile, Agro-Processing, Bamboo, Honey, Coir, Khadi, etc.	<b>Government Support for Traditional Artisans</b> <b>I. Financial Assistance:</b> 1) Up to Rs. 2.5 crore for groups under 500 artisans 2) Up to Rs. 5 crore for groups exceeding 500 artisans <b>II. Infrastructure Upgrade:</b> Setting up production facilities with modern machinery <b>III. Soft Interventions (Up to Rs. 25 lakhs):</b> 1) Skill development programs Exposure visits to markets and successful businesses 2) Buyer-seller meets to connect with potential customers 3) Marketing & e-commerce support 4) Design expertise to enhance product appeal	<a href="https://sfurti.msme.gov.in/SFURTI/Home.aspx">https://sfurti.msme.gov.in/SFURTI/Home.aspx</a>
<b>4. Entrepreneurship and Skill Development</b>	This program offers a three-pronged approach	Aspiring and Existing	This initiative aims to expand entrepreneurship	<a href="http://dcmsme.gov.in/Enterprise&amp;skillDevelopment.htm">http://dcmsme.gov.in/Enterprise&amp;skillDevelopment.htm</a>

<b>Programme(ES DP) Scheme</b>	to boost the Indian industry: I. Promoting New Businesses II. Empowering Existing MSMEs III. Fostering Entrepreneurship.	Entrepreneurs	across society by fostering development, achievement motivation, and entrepreneurial skills in diverse groups.	<a href="http://msmedi.dcmsme.gov.in">http://msmedi.dcmsme.gov.in</a>
<b>5.Raising and Accelerating MSME Performance (RAMP)</b>	<b>I. Boosts MSME growth:</b> Improves access to markets, financing, and technology advancements. <b>II. Strengthens MSME ecosystem:</b> Enhances institutional frameworks and central-state collaboration.	Individual MSMEs through State Government/ Agencies.	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.	<a href="http://coirboard.gov.in">http://coirboard.gov.in</a>
<b>6. A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)</b>	The Livelihood Business Incubators (LBIs) program aims to establish a network of incubators in rural areas to foster innovation and entrepreneurship in the agro-rural sector. This will create jobs, develop new skills, and provide a skilled workforce for nearby industries	Gov. /state bodies, industry groups, universities, and qualified NGOs can all set up LBIs. This fosters diverse participation in rural entrepreneurship.	<ul style="list-style-type: none"> <li>Funding for LBIs: <ul style="list-style-type: none"> <li>I. Up to Rs. 1 crore for government agencies (equipment)</li> <li>II. Up to Rs. 75 lakh for private agencies (equipment)</li> <li>III. Up to Rs. 1 crore for all agencies (operational expenses)</li> </ul> </li> </ul>	<a href="https://aspire.msme.gov.in/ASPIRE/AFHome.aspx">https://aspire.msme.gov.in/ASPIRE/AFHome.aspx</a>
<b>7. Coir Vikas Yojana: The Umbrella Scheme</b>	The Coir Vikas Yojana (CVY) aims to comprehensively develop the coir industry in India by promoting efficient utilization of raw materials, increasing worker income, maximizing market potential, and fostering	All Coir Production/processing units registered under Coir Board and having valid Udyam Registration Certificate.		<a href="http://coirboard.gov.in">http://coirboard.gov.in</a>

	technological advancements			
<b>8. Mudra Loan</b>	Collateral-free loans under Pradhan Mantri Mudra Yojana (PMMY)	Small manufacturing units, shopkeepers, traders, and service units.	Shishu: Up to ₹50,000. Kishor: ₹50,001 to ₹5 lakhs. Tarun: ₹5 lakhs to ₹10 lakhs.	<a href="https://www.mudra.org.in/">https://www.mudra.org.in/</a>
9. Stand-Up India Scheme	Encourages entrepreneurship among SC/ST and women entrepreneurs	SC/ST and women-owned businesses	Loan Amount: Rs. 10 lakh to Rs. 1 crore	<a href="https://sbi.co.in/web/business/sme/sme-government-schemes/sui">https://sbi.co.in/web/business/sme/sme-government-schemes/sui</a>
10. SIDBI's MSME Loan Schemes	Provides various MSME loans for expansion and growth	SMILE (Soft Loan for MSMEs) SAFE (SIDBI Assistance for Energy Efficiency) STHAPAN (Funding for startups and young enterprises)	Up to Rs. 50 crore depending on scheme	<a href="https://www.sidbi.in/home-product">https://www.sidbi.in/home-product</a>
<b>11. PM Vishwakarma</b>	To enable the recognition of artisans and craftspeople as Vishwakarma, making them eligible to avail all the benefits under the Scheme	Credit Support, Skill Up gradation, Toolkit Incentive, Incentive for Digital Transaction, Marketing Support	Collateral free Enterprise Development Loans: Upto Rs 1 lakh (First Tranche for 18 months repayment) Upto Rs 2 lakh (Second Tranche for 30 months repayment)  (b) Concessional Rate of Interest @ 5% subject to interest subvention cap upto 8% by GoI (Credit	Individual may apply directly on the website <a href="https://pmvishwakarma.gov.in/">https://pmvishwakarma.gov.in/</a>

			<p>Oversight Committee may revise subvention cap keeping in view prevailing interest rates)</p> <p>(c) Credit Guarantee fees to be borne by GoI</p>	
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### 3.2.0. Bank & NBFC Loans for MSMEs

1. State Bank of India (SBI)  
SME Loans SBI offers loans under SME Smart Score, e-Mudra, and SME Open Term Loan schemes  
Loan amount varies from Rs. 50,000 to Rs. 20 crore  
Visit [SBI MSME Loans](#) for more details
2. HDFC Bank MSME Loans  
Collateral-free loans up to Rs. 50 lakh  
Digital application and fast processing  
Check [HDFC MSME Loans](#) for eligibility
3. ICICI Bank MSME Loans  
Working capital loans and term loans up to Rs. 10 crore  
Quick processing and flexible tenure  
More information at [ICICI MSME Loans](#)

3.3.0. **Infrastructure Development:** Enhanced infrastructure—including efficient logistics, robust digital connectivity, and comprehensive support systems—can significantly empower MSMEs to scale and grow their operations. Following Table 2 has the schemes supporting improvement in infrastructure for MSME’s

**Table 2: Support for Improvement in Infrastructure for MSME’s**

Program name	Financial Support Details	Objective	How to apply	Website and contact details
<b>Micro &amp; Small Enterprises - Cluster Development Programme (MSE-CDP)</b>	1) 1. Common Facility Centres (CFCs)- grant will be restricted to 70% of the cost of project from Rs. 5.00 cr to Rs. 10.00 cr and 60%	i)To support the sustainability and growth of MSEs by addressing common issues such as	Online applications can be filled at <a href="http://cluster.dcmsme.gov.in">http://cluster.dcmsme.gov.in</a>	<a href="http://dcmsme.gov.in/CLCS_TUS_Scheme/Cluster-Development-Programme/Scheme_Guideline.aspx">http://dcmsme.gov.in/CLCS_TUS_Scheme/Cluster-Development-Programme/Scheme_Guideline.aspx</a>

	<p>of the cost of project from Rs. 10.00 cr to Rs. 30.00 cr and In case of Aspirational Districts, NER, Hill States, Island territories, LWE affected districts and clusters with more than 50% (a) micro/ village or (b) women owned or (c) SC/ST-grant will be 80% of the cost of project Rs. 5.00 cr -Rs. 10.00 cr and 70% of from Rs. 10.00 cr to Rs. 30.00 cr.</p> <p>2) <b>Infrastructure Development:</b>  <b>For setting up of new Industrial Estate / Flatted Factory Complex</b> -grant will be 60% of the cost of project from Rs. 5.00 cr- Rs.15.00 cr  <b>for up-gradation of existing Industrial Estate / Flatted Factory Complex-</b> grant will be 50% of the cost of project from Rs. 5.00 cr to Rs. 10.00 cr</p> <p><b>For Aspirational Districts, NER, Hill States, Island territories, LWE affected districts and clusters with more than 50% (a) micro/ village or (b) women owned or (c) SC/ST owned units-</b> 70% of the cost of project from Rs. 5.00 cr to Rs. 15.00 cr for setting up of new Industrial Estate / Flatted Factory Complex and 60% of the cost of project</p>	<p>improvement of technology, skills &amp; quality, market access, etc.</p> <p>(ii) To build capacity of MSEs for common supportive action through formation of self-help groups, consortia, up gradation of associations, etc.</p> <p>(iii) To create/upgrade infrastructural facilities in the new/existing Industrial Areas/Clusters of MSEs.</p> <p>(iv) To set up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc.).</p> <p>(v) Promotion of green &amp; sustainable manufacturing technology for the clusters so as to enable units switch to sustainable and green production processes and products</p>		<p><b>Contact:</b> Amit Kumar Tamaria, Joint Director (Cluster Development), O/o DC MSME  <b>Email:</b> aktamaria@dc msme.gov.in  <b>Ph.:</b> 011-23062465</p>
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	cost from Rs. 5.00 cr to Rs. 10.00 cr for up-gradation of existing Industrial Estate / Flatted Factory Complex.			
<b>Promotion of MSMEs In NER And Sikkim</b>	<p><b>1. Setting up of new and modernization of existing Mini Technology Centres:</b> Rs. 13.50 crore or 90% of the project cost</p> <p><b>2. Development of new and existing Industrial Estates-</b> Rs.13.5 crore for development of New Industrial Estate or Rs. 9.00 crore for development of Existing Industrial Estate or 90% of the project cost</p> <p><b>3. Development of Tourism Sector:</b> The assistance from Government of India will be limited to Rs. 4.50 crore or 90% of the project cost whichever, is less.</p>	<p>The Ministry of MSME has given special attention for development of NER and launched the Scheme ‘Promotion of MSMEs in North Eastern Region and Sikkim’ on 02.08.2016. The scheme envisages for enhancing productivity and competitiveness as well as capacity building of MSMEs in NER.</p> <p>The Scheme has following three components:</p> <ol style="list-style-type: none"> <li>1) 1. Setting up of new and modernization of existing Mini Technology Centres</li> <li>2) Development of new and existing Industrial Estates</li> <li>3) Development of Tourism Sector</li> </ol>	<p>Online applications can be filled at <a href="https://ner-promotion.msme.gov.in">https://ner-promotion.msme.gov.in</a> and State Govt. Departments engaged in promotion of MSMEs in the State can apply for the scheme.</p>	<p><b>Director (NER), Office of Development Commissioner, MSME</b>  <b>Ph: 011-23062230</b>  <b>Email : umeshshukla@dcm sme.gov.in</b></p>

### 3.4.0: Skill Development:

Skill development is vital for MSMEs as it enhances productivity by enabling workers to perform tasks with greater accuracy and efficiency, thereby reducing errors and wastage. A skilled workforce is also better equipped to adopt modern technologies and digital tools, facilitating the transition to Industry 4.0

and smart manufacturing. It drives innovation, improves product quality, and ensures competitiveness in domestic and global markets. Additionally, investing in employee training boosts motivation, reduces turnover, and fosters a culture of continuous improvement. It also prepares MSMEs for expansion and export by equipping staff with the knowledge to meet international standards and regulations. Furthermore, entrepreneurial training empowers business owners to make strategic decisions, manage resources effectively, and explore new opportunities. Both Government and private sector provide training and skill development programs to meet industry requirements as tabulated in following Table 3.

**Table 2: Support for Skill development for MSME's**

Name of the program	Program Details	Eligibility Criteria	Financial Support Details	Website/Portal link
<b>4. Entrepreneurship and Skill Development Programme (ESDP) Scheme</b>	This program offers a three-pronged approach to boost the Indian industry: I. Promoting New Businesses II. Empowering Existing MSMEs III. Fostering Entrepreneurship.	Aspiring and Existing Entrepreneurs	This initiative aims to expand entrepreneurship across society by fostering development, achievement motivation, and entrepreneurial skills in diverse groups.	<a href="http://dcmsme.gov.in/Enterprise&amp;skillDevelopment.htm">http://dcmsme.gov.in/Enterprise&amp;skillDevelopment.htm</a> and <a href="http://msmedi.dcsm.gov.in">http://msmedi.dcsm.gov.in</a>

## Section IV: Intellectual Property & Tech Transfer Support

4.0. Intellectual Property (IP) is a vital strategic asset for businesses of all sizes, but it holds particular significance for micro, small, and medium-sized enterprises (MSMEs). For MSMEs, IP can be a key driver of growth, helping them stand out in competitive markets by establishing a distinct identity. A well-managed IP portfolio not only enhances brand recognition but also signals innovation and long-term potential—making the business more appealing to investors. Additionally, IP & tech transfer can open up new revenue opportunities through licensing and partnerships. By protecting their innovations and brand, MSMEs can strengthen their market position and build a foundation for sustainable success. Micro, Small, and Medium Enterprises (MSMEs) in India receive significant support for patent filings and technology transfer through various government schemes and initiatives.

These programs aim to reduce the financial burden of intellectual property protection, provide advisory support, and enhance the commercialization potential of MSME innovations.

Key initiatives include the Intellectual Property Rights (IPR) Scheme, which offers reimbursement for registration costs and advisory services through Intellectual Property Facilitation Centres (IPFCs), [“IP](#)

Mitra” Indian Patent Agents as recognised by Indian Patent Office to help the start-ups. MSM or single inventors in patent filing.

Support Programs for MSMEs to protect IP and transfer the technology are as following:

#### **4.1.0 MSME- Innovative (Incubation, IPR, Design and Digital MSME)**

MSME Innovative is a holistic approach to unify, synergize and converge 3 sub-schemes and interventions with a single purpose. MSME Innovative is a new concept for MSMEs with a combination of innovation in incubation, design intervention and by protecting IPR in a single mode approach to create awareness amongst MSMEs about India’s innovation and motivate them to become MSME Champions. This will act as a hub for innovation activities facilitating and guiding development of ideas into viable business proposition that can benefit society directly and can be marketed successfully.

<https://innovative.msme.gov.in/> .

[Guidelines](#) for the MSME Innovative schemes is also available on the website.

**Table 3: Support for IPR protection & tech transfer by MSME’s**

Scheme	Eligibility	Benefits of the scheme
MSME Innovative schemes	<ul style="list-style-type: none"> <li>• <b>Incubation</b> by MSMEs, Individuals, Students who want to develop their innovative ideas can apply through registered Host Institute</li> <li>• <b>Designs:</b> The beneficiary unit(s) must typically be a registered micro,</li> </ul>	<p><b>Incubation:</b> Financial Assistance to Host Institute (HI)* for developing and nurturing the ideas - shall be provided up to maximum of Rs. 15 lakh per idea to HI.</p> <p>➤ Financial assistance for Plant and Machinery to HI up to Rs. 1.00 cr. (max) - shall be provided for procurement and installation of relevant plant and machines including hardware and software etc. in Business Incubator (BI) for R&amp;D activities and common facilities for incubatees of BI.</p> <p><b>Design:</b> For the design projects approved for any MSME, 75% (Micro) and 60% (Small &amp; Medium) of the total project cost will be contributed by GoI up to a maximum of Rs. 40 lakh and the remaining project cost will be borne by MSMEs and deposited to the Implementing Agency (IA).#</p>

	<p>small or medium enterprises as per the definition in MSMED Act and should have a valid UAM or Udyam Registration.</p> <ul style="list-style-type: none"> <li>• <b>IPR:</b> For Manufacturing MSMEs with UDYAM Registration</li> </ul>	<p>Student Project: 75% of the total project cost will be contributed by GoI up to a maximum of Rs. 2.5 lakhs</p> <p><b>IPR:</b> Grant of up to Rs. 1 crore would be provided to an IPFC in milestone-based (three or more) instalments.</p> <ul style="list-style-type: none"> <li>➤ Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design:</li> </ul> <p>The maximum financial assistance to the eligible applicants under the IPR component is as follows:</p> <table border="1" data-bbox="715 757 1449 1536"> <thead> <tr> <th>Sr.No.</th> <th>Item</th> <th>Maximum Financial Assistance</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Foreign Patent</td> <td>Rs. 5.00 Lakhs</td> </tr> <tr> <td>2</td> <td>Domestic Patent</td> <td>Rs. 1.00 Lakhs</td> </tr> <tr> <td>3</td> <td>GI registration</td> <td>Rs. 2.00 Lakhs</td> </tr> <tr> <td>4</td> <td>Design Registration</td> <td>Rs. 0.15Lakhs</td> </tr> <tr> <td>5</td> <td>Trademark</td> <td>Rs. 0.10 Lakhs</td> </tr> </tbody> </table>	Sr.No.	Item	Maximum Financial Assistance	1	Foreign Patent	Rs. 5.00 Lakhs	2	Domestic Patent	Rs. 1.00 Lakhs	3	GI registration	Rs. 2.00 Lakhs	4	Design Registration	Rs. 0.15Lakhs	5	Trademark	Rs. 0.10 Lakhs
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5	Trademark	Rs. 0.10 Lakhs																		
<p>SIP-EIT (Support International Patent Protection in Electronics and IT)</p>	<ul style="list-style-type: none"> <li>➤ Applicable where companies where the investment required in plant and machinery does not exceed Rs.5 Cr</li> <li>➤ Technology Incubation companies registered as companies with</li> </ul>	<ul style="list-style-type: none"> <li>➤ Processing costs for patent including the Attorneys' Fees, Patent Office filing fees, Examination Fees, Patent Search costs, the cost for entering National Phase up to grant/issue. Finally, after the grant, the cost will be supported by the industry.</li> <li>➤ Benefits of up to 50% of the complete patent cost.</li> <li>➤ The support will be in the form of a return of expenses in actual to the applicant.</li> <li>➤ Support will be limited to Rs.15 lakhs or 50% of the total expenses that occurred on filing each invention (whichever is less will be given).</li> </ul>																		

	support under some government scheme	
Startup India	<ul style="list-style-type: none"> <li>➤ Any business registered in India, which is less than 5 years old.</li> <li>➤ Annual turnover should be less than Rs. 25 Cr in any of the previous financial year and which is “working towards innovation, development, deployment or commercialization of new products, processes or service driven by technology or intellectual property”. And is certified by the Startup Promotion Board is eligible to avail all of the benefits under this scheme</li> </ul>	<ul style="list-style-type: none"> <li>➤ Patents will be examined fast track and also be granted sooner A panel of Facilitators will be available. They will advise on different Intellectual Property Rights (regarding the filing of patent, trademark and design registration and so on). Advice on promoting and protection of IPRs in abroad jurisdictions.</li> <li>➤ <a href="#">IP Facilitators</a> will also provide advisory from starting till the stage of final disposal of the IPR application.</li> <li>➤ The Government will bear the cost of such Facilitators and Startups only have to pay proper statutory fees</li> </ul>

**Host Institutes\*:** Recognized by the government to act as business incubators.

**IA<sup>#</sup>** Indian Institute of Science (IISc), Bengaluru, IITs (Kanpur, Indore, BHU, Roorkee, Ropar, Bhubaneswar), NITs (Tiruchirappalli, Warangal, Silchar, Arunachal Pradesh, Jaipur, Allahabad, J&K, Bhopal, Nagpur, Calicut, Kurukshetra, Surathkal, Raipur). These will be continued as implementing agencies and more implementing agencies such as Indian Institute of Technology (IIT), National Institute of Technology (NIT), Reputed Industrial Design Institutes, Tool Rooms etc., may be included.

#### **4.2.0 MSME Support for Commercialization of IP**

**(SCIP) Programme a (subset of the existing MSME Innovative Scheme of MoMSME)**



To fill up the gap from IP creation to Commercialization, the MoMSME envisions the "MSME Support for Commercialization of IP (SCIP) Programme" as a subset of the existing MSME Innovative Scheme of MoMSME. Through SCIP Programme, it is aimed to empower MSMEs through complex landscape of IP commercialization, ensuring that their innovative endeavours translate into tangible economic value and contribute to our nation's overall progress.

**Table 4: Details of the components of the SCIP program**

<b><u>Scheme Details</u></b>	<b><u>Component 1</u></b>	<b><u>Component 2</u></b>
<p><b>Financial Assistance</b></p> <p>To qualify for reimbursement, all transactions must receive certification from the Empanelled Technology Transfer Facilitation Centres authorized by MoMSME.</p>	<p><b>Empanelment of TTFCs</b></p> <p>1) A Grant of up to INR 1 crore annually and administrative charges</p> <p>2) The financial assistance for setting up TTFC would be utilised for reimbursement of IP</p>	<p><b>Reimbursement-1) IP Access Fees (Patents, trademark, copyright and trade secret)</b></p> <p><b>2) Registration of foreign Trademark and Design</b></p> <p>Maximum Reimbursement upto (INR)(70%of the total actual cost)</p> <p>1-Indian Patent-10Lakh</p> <p>2-Foreign Patent-15Lakh</p> <p>3- Copyright or Trademark-2Lakh</p> <p>4- Biomaterial or tangible research property-10Lakh</p> <p>5- Datasets-3.5Lakh</p> <p>6-Trade secrets-10lakh</p> <p>7- Foreign Trademark-1.5lakh</p> <p>8- Foreign Design-1.5 Lakh</p>



		Applicants are required to submit their reimbursement applications through the designated online portal, <a href="http://www.innovative.msme.gov.in">www.innovative.msme.gov.in</a>
<b>Eligibility Criteria</b>	<p>1) The entity should possess a robust team of IP and technology transfer professionals.</p> <p>2) The entity should have successfully managed a minimum of two (2) licensing transactions (national/international) in the past three years</p>	<p>1) <b>Udyam Registration:</b> Prospective applicants/entities/units seeking reimbursement must possess a valid Udyam Registration.</p> <p>2) <b>Ownership: Foreign Trademark/Design</b> registered in the name of individuals are also eligible for reimbursement subject to holding an Udyam Registration in their name and having full ownership of the enterprise. In the case of a partnership firm, the applicant has to provide proof of ownership of at least 51% shareholding in the enterprise</p> <p>3) <b>Reimbursement Ceiling:</b> MSME units are permitted to submit multiple reimbursement applications. However, it is to be noted that the quantum of reimbursement shall be confined to the predefined ceilings, as specified in the above-mentioned table, for each IP access fee.</p> <p>4) <b>Self-Declaration:</b> It is mandatory for applicants to furnish a self-declaration confirming non-receipt of funding from either Central or State Government sources for the same IP asset. The submission of this self-declaration is a pre-requisite for availing reimbursement</p>

**Component 3** Miscellaneous Activities – Includes creating of digital platforms for

- **Creating a Technology Match Making Platform** - This platform is poised to serve as a collaborative hub where Universities, MSMEs, and other stakeholders converge to discover pertinent

technologies and establish valuable connections. It will be designed to facilitate a two-way interaction, with provisions for both identifying challenges and sourcing solutions.

• **Organizing Technology Match Making Events and IEC activities-** The scheme emphasizes in advancing the interaction between technology providers and seekers through Technology Matchmaking Events. In alignment with this objective, specific targets shall be allotted to the Technology Transfer Facilitation Centres (TTFCs) to organize these events. The intent is to foster collaboration until successful product outcomes are demonstrated. The financial implications associated with the events shall be limited as per the extant provisions of MSME Innovative scheme guidelines.

#### **4.4.0 Some State Schemes:**

1. For Gujarat: Under Scheme 6 of New Industrial Policy 2015 MSMEs may avail up to 75% subsidy. This can be claimed by both individual and legal entities.
2. For Karnataka: Incentives will be given for patent registration technology upgrade, quality certification under Electronic System Design and Manufacturing (ESDM) Policy 2013. ESDM includes and not be restricted to Electronics Hardware design and manufacturing (which shall include embedded software) for IT, Telecommunications, Defense, Medical, Industrial, Automotive, Consumer Products, applications and components, parts, and accessories required for the aforesaid products and applications.
3. For Karnataka: Govt shall reimburse up to 50% of the actual costs (including filing fees, attorney fees, search fees, maintenance fees) with a maximum of Rs. 1,00,000 for filing a domestic patent. Reimbursement up to Rs. 5,00,000 for filing an international patent. 75% reimbursement is payable after the patent is filed and the rest 25% will be given after the patent has been granted.
4. For Tamil Nadu: New & existing manufacturing Micro, Small and Medium Enterprises can avail of the benefits as 50% rebate on the cost of filing Patent Registration maximum of Rs. 2 lakhs).

### **Section V: Technology development and standardization**

5.0 Technology development support is vital for MSMEs as it enables them to innovate, improve efficiency, and stay competitive in a rapidly evolving market. With limited resources, many MSMEs struggle to invest in research, upgrade their processes, or adopt advanced technologies on their own. External support helps bridge this gap by providing access to modern tools, technical know-how, and infrastructure needed for quality enhancement and cost-effective production. It also facilitates integration with Industry 4.0 technologies like automation, digital platforms, and smart manufacturing. Moreover, technology adoption fosters sustainability, helps meet global standards, attracts investment, and opens doors to new markets. Overall, technology development is a strategic necessity for MSMEs to grow, adapt,

and thrive in the modern economy and Government has created and developed ecosystem for handholding and bridging the gap between industrial questions and available expertise around the country.

**Table 5: Incubation and Technology Development Support**

<b>Scheme</b>	<b>Objective</b>	<b>Key benefits</b>	<b>How to Apply</b>
<b>MSME Innovation and Incubation Centre</b>	To support MSMEs in bringing innovative products and ideas to market.	<ul style="list-style-type: none"> <li>➤ Access to infrastructure and lab facilities for prototyping.</li> <li>➤ Funding support for proof of concept and early-stage development.</li> </ul>	Applications can be submitted directly to government-approved incubation centers associated with various state and central schemes.
<b>Atal Incubation Centre (AIC) Network</b>	To foster innovation and entrepreneurship.	<p>State-of-the-art infrastructure.</p> <p>Access to sectoral experts for mentoring and business planning support.</p> <p>Networking and business development opportunities.</p>	Applications can be submitted through the <a href="#">Atal Innovation Mission</a> , for 69 AIC's/EIC's
<b>BIRAC-National Biopharma Mission Tech Transfer Offices</b>	Enhance academia-industry inter-linkages, strengthen biocluster ecosystem and provide increased opportunities for	Assistance for acquisition and adaptation of technologies	7 TTO's may be contacted independently

	academia to translate knowledge into products and technologies		
<b>NIDHI-inclusive Technology Business Incubator Programme</b>	Support entrepreneurs through technology business incubators.	Infrastructure and lab facilities.  Mentorship and business development support.	<a href="#">NIDHI ITBI</a> may contacted independently for application
<b>Technology Development Centres (TDC)</b>	To provide consultancy and R&D support to MSMEs.	Technical and managerial support.  Access to state-of-the-art facilities.	Applications can be submitted to the <a href="#">Ministry of MSME</a> .
<b>National Initiative for Design Innovation (NIDI)</b>	To enhance MSMEs' ability to innovate and create products with better design and functionality.	Funding support for product design and prototyping.  Training and workshops on design thinking and innovation.  Access to state-of-the-art design labs.	MSMEs can connect with <a href="#">NIDI centers</a> , usually hosted at major design institutions across India.

<b>PRISM Scheme (Promoting Innovations in Individuals, Start-ups and MSMEs)</b>	Supports individual innovators, start-ups, and MSMEs with innovative ideas	Provides financial assistance for developing novel ideas into demonstrable, Proof of Concept/ Prototypes/ Models	<a href="#">TePP Outreach</a> cum Cluster Innovation Centres (TOCICs) play a key role in guiding applicants and screening proposals.
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**Table 6: Technology up gradation and Quality certification Schemes**

Name of the program	Program Details	Eligibility Criteria	Financial Support Details	Website and Contact Details
<b>MSME Champions Scheme</b>				
<b>MSME Sustainable (Zed) Certification</b>	The ZED Certification envisages promotion of Zero Defect Zero Effect (ZED) practices amongst MSMEs so as to: -Encourage and enable MSMEs for manufacturing of quality products using latest technology -Develop an Ecosystem for ZED Manufacturing in MSMEs, for enhancing competitiveness and enabling exports -Promote adoption of ZED practices and recognising the efforts of successful MSMEs -Encourage MSMEs to achieve higher ZED Certification levels	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.	<b>Cost of Certification</b> a) a) Certification Level 1: BRONZE: Rs. 10,000/- b) b) Certification Level 2: SILVER: Rs. 40,000/- c) c) Certification Level 3: GOLD: Rs. 90,000/- <b>Subsidy on cost of ZED Certification:</b> • Joining Reward of Rs. 10,000/- (Bronze will become free if availed)  • 80-60-50% for Bronze, Silver & Gold ZED certified MSMEs  <b>Additional Subsidy:</b> • 10% for Women/SC/ST owned MSMEs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts.	Eligible MSMEs shall apply through online portal Email: <a href="https://zed.msme.gov.in/">https://zed.msme.gov.in/</a> Phone no: 011-23708371  The guidelines of ZED scheme is available on <a href="https://zed.msme.gov.in/">https://zed.msme.gov.in/</a>  <b>Contact Details:</b> Office of Development Commissioner (MSME), Ministry of MSME, Nirman Bhawan, New Delhi. <a href="https://zed.msme.gov.in/">https://zed.msme.gov.in/</a>



	through graded incentives -Increase public awareness on demanding Zero Defect and Zero Effect products through the MSME Sustainable (ZED) Certification -Identify areas to improve upon, thereby assisting the Government in policy decisions and investment prioritization		<ul style="list-style-type: none"> <li>• 5% for MSMEs - SFURTI OR Micro &amp; Small Enterprises - Cluster Development Programme (MSE-CDP) of the Ministry.</li> </ul>	
<b>MSME-Competitive (LEAN)</b>	This scheme is for enhancing the competitiveness of MSME Sectors through implementation of Lean Tools and Techniques. Lean Tools and Techniques are a tested and proven methodology for improving the competitiveness of MSME sector.	All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME-COMPETITIVE (LEAN) and avail related benefits/incentives.	<p>Cost of Implementation: Basic-Free; Intermediate- Rs. 1,20,000/-; Advance- Rs. 2,40,000/-</p> <p>Financial Assistance to group of MSME Units for adoption of Lean tools/techniques</p> <p>Subsidy on cost of Implementation: 90% of Total Cost of Implementation</p>	<p>Eligible MSMEs shall apply through online portal.</p> <p><b>Contact Details:</b> Office of Development Commissioner (MSME), Ministry of MSME, Nirman Bhawan, New Delhi. <a href="http://www.dcmsme.gov.in">http://www.dcmsme.gov.in</a></p>

## Section VI: Technology marketing and Digital Tools

6.0 In today's digital economy, the effective use of **technology and digital marketing tools** is no longer optional—it is essential for the survival and growth of Micro, Small, and Medium Enterprises (MSMEs). These tools enable MSMEs to operate more efficiently, engage with customers directly, and expand their reach beyond traditional markets. **Technology-driven marketing strategies** such as social media outreach, email campaigns, search engine optimization (SEO), and online advertising allow MSMEs to promote their products and services in a cost-effective manner. Unlike traditional marketing, digital platforms offer real-time insights and broader visibility, helping businesses establish a strong brand presence even with limited budgets.

Furthermore, **digital tools** e-commerce platforms, and analytics dashboards empower MSMEs to understand customer behavior, tailor their offerings, and improve service delivery. The integration of these technologies allows MSMEs to be more **agile, innovative, and responsive to market trends**. Whether it's launching an online store, adopting digital payments, or engaging with customers through social media, digital transformation equips MSMEs with the flexibility to adapt and grow in a competitive environment.



By embracing technology marketing and digital tools, MSMEs can unlock new opportunities, strengthen their market position, and build a foundation for long-term sustainability and success. Recognizing the transformative power of digital tools and technology in driving MSME growth, the Government of India has launched several **schemes and initiatives** aimed at helping MSMEs adopt modern marketing techniques, certifications and digital infrastructure. These efforts are focused on enhancing competitiveness, improving market access, and fostering innovation across the sector.

**Table 7: Marketing Promotions Schemes**

Name of the program	Program Details	Eligibility Criteria	Financial Support Details	Website and Contact Details
<b>Procurement &amp; Marketing Support Scheme (PMS)</b>	<p><b>1. Market Access Initiatives across the country.</b></p> <p>a. Trade fairs/exhibitions.</p> <p>b. Vendor Development Program (VDP).</p> <p><b>2.Capacity Building.</b></p> <p>a. Adoption of Modern Packaging Techniques.</p> <p>b. Adoption of Bar Code.</p> <p>c. Adoption of e-Commerce Platform.</p> <p>d. National Workshops/Seminars.</p> <p><b>3. Development of Retails outlet.</b></p>	Manufacturing / Service sector MSEs having valid Udyam Registration (UR) Certificate.	<p>1. 80% subsidy on built up space rent paid for General &amp; 100% for SC/ST/Women/PH/Aspirational District and 100% contingency expenditure for Trade fairs (Micro &amp; Small Enterprises)</p> <p>2. Financial assistance of 80% of one-time registration fee and annual recurring fee ( for first three years) for adoption of Bar Code (Micro enterprises)</p> <p>3. Financial assistance on annual membership fee/subscription fee/contingency expenses (photography, cataloguing, advertising, etc.) for selling their products or services by Micro Enterprises.</p>	<p><a href="https://my.msme.gov.in/MyMsme/Reg/COM_ViewEvent.aspx">https://my.msme.gov.in/MyMsme/Reg/COM_ViewEvent.aspx</a></p> <p><b>Head Quaters:</b> Joint Director, O/o DC (MSME), Nirman Bhawan, New Delhi.</p> <p><b>Field Office:</b> MSME-Development &amp; Facilitation office (MSME-DFO)</p>
<b>International Cooperation Scheme</b>	<p><b>1) Marketing Development Assistance (MDA)-</b></p> <p>i. Participation (as exhibitors) of MSME delegations of industry associations and government organisations, involved in promotion of MSMEs, in international exhibitions, trade fairs and buyer-seller meets in</p>	Government Institutions, Registered Industry Associations, Export Promotion Councils associated with promotion and development of MSME sector.	IC Scheme provides financial assistance on reimbursement basis for airfare, space rent, freight charges, advertisement & publicity charges, entry/registration fee, registration-cum-membership certificate charge/fee, export insurance premium on reimbursement basis	<p><a href="https://ic.msme.gov.in">https://ic.msme.gov.in</a></p> <p>Under Secretary (IC), M/o MSME Ph: 011-23063219, Neelam.sharma25@nic.in</p>

	<p>foreign countries for exploring potential markets for exports, seeking joint ventures, awareness about latest technologies, etc. (Physical &amp; Virtual)</p> <p>ii. Organising international conferences/summits/workshops/seminars in India on themes relevant to MSMEs by the Industry Associations and Government organizations. (Physical &amp; Virtual)</p> <p>iii. Organising Mega international exhibitions/fairs/buyer-seller meets, conferences/summits/workshops/seminars in abroad by Ministry of MSME, its organizations solely or in partnership with industry associations for promotion of MSME sector. (Physical &amp; Virtual)</p> <p>iv. Participation of Ministry led Industrial delegations to International Exhibitions/Fairs/Conferences in foreign countries.</p>			
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	<p><b>2)Capacity Building of First Time Exporters (CBFTE)-</b>  Reimbursement of  1) Registration-cum-Membership Certificate charges/ Fees paid by the first-time MSE exporters for registration with EPCs  2) export insurance premium paid by MSEs  3) fee paid on Testing &amp; Quality Certification acquired by MSEs to export products</p>			
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### **6.1.0. Marketing Facilitation Scheme (MFS)**

In the present competitive scenario, a need has been felt to facilitate Micro and Small Enterprises to market their goods / services individually or collectively through ‘Consortium’. The scheme will cover only Micro & Small Enterprises registered with NSIC under its Single Point Registration Scheme (SPRS). Further, it would also cover Micro & Small Enterprises who apply to get themselves registered with NSIC under the SPRS along with all required documents in terms of the scheme and their factory is inspected before empanelment of unit under Marketing Facilitation Scheme.

NSIC offer facilitation services to:

- Central Governments & their Departments
- PSUs, and other relevant organizations
- State / UTs Governments & their Departments
- Local bodies, Public / reputed Private Sector Companies

The scheme shall not cover unit(s) engaging in ‘trading activities’ without value addition / packing / branding.

### **6.2.0 Digital Services facilitation**

[National Small Scale Industries Corporation](http://www.nsic.gov.in) (NSIC) has been very fast in adopting the digital technologies launched a B2B portal MSME Global Mart ([www.msmemart.com](http://www.msmemart.com)) which provides online platform for B2B marketing and connecting MSMEs with the buyer and suppliers all over the world. The portal aims at significantly reducing/ eliminating the challenge of weak marketing, Market access and visibility of MSMEs in the country.

Apart from the e-Marketing solution, the need was also felt to facilitate MSMEs in terms of Technology adoption, to achieve higher business efficiencies, business automation and compliances, following which the Digital Service Facilitation aggregation services was launched, whereby NSIC operates a facilitator of ICT Enabled Digital Services to MSMEs on transparent and affordable prices by way of on-boarding leading service providers offering different products/ services that are required by MSMEs for adopting the digital ways of managing their businesses.

**More details of the plans are available at <https://msmemart.co.in/advertise-with-us>.**

### **6.3.0 Digital Services Facilitation through Aggregation Services**

In order to facilitate MSMEs in terms of Technology adoption and achieve higher business efficiencies, business automation and compliances, NSIC operates as an aggregator and facilitator of ICT (information and communication technologies) Enabled Digital Services to MSMEs on transparent and affordable prices by way of on-boarding various service providers offering different products/ services that are required by MSMEs for adopting the digital ways of managing their businesses.

#### **Objective:**

1. Facilitate MSME's in terms of ICT adoption by way of providing digital services from leading service providers.
2. To make MSMEs digitally empowered with a view to improve their competitiveness in national and international markets, by increasing their efficiencies by way of automation, cost reduction, capacity enhancements & Compliances etc.

#### **Benefit to MSMEs:**

MSMEs will be getting their digital requirements served through NSIC without any hassle of searching for reliable service providers & can be saved from exploitation in the market. Also, MSMEs will be getting special offer through the aggregation of bulk requirements on the services of identified categories & eliminating dealers and distributors. To avail this services MSMEs can apply either online on MSME Mart portal (<https://msmemart.com/DigitalServices>) or offline at the [branch offices / NTSCs](#) .

### **6.4.0 Marketing Intelligence**

Marketing Intelligence Cell acquires and analyzes the information to understand the both existing and potential customers, determine the current and future needs and preferences, attitudes and behaviour of the market; and to assess changes in the business environment that may affect the size and nature of the market in the future. This aims to promote business horizons of MSMEs of India through Marketing Intelligence Web Portal.

Potential beneficiaries would be MSMEs seeking business collaboration and co-production opportunities, joint ventures, exporters and importers, and those looking for technology transfer.

For more details: <https://www.nsic.co.in/Schemes/MarketingIntelligence>

### **6.5.0 Space Marketing:**

To provide impetus to the marketing efforts of MSMEs, NSIC has constructed Integrated Marketing Development Centre (IMDC). The project has been envisaged keeping in view the growing demand for strategically located space to cater to the commercial & marketing needs of MSMEs/IT/ITeS etc. the building is located in the prime location of Mancheswar Industrial Estate, Bhubaneswar having excellent connectivity through road, rail and air.

### **6.6.0. Single Point Registration Scheme**

NSIC enlists Micro & Small Enterprises (MSEs) under Single Point Registration scheme (SPRS) for participation in Government Purchases. The units enlisted under Single Point Registration Scheme of NSIC are eligible to get the benefits under Public Procurement Policy for Micro & Small Enterprises (MSEs) Order 2012 as notified by the Government of India, Ministry of Micro Small & Medium Enterprises, New Delhi vide Gazette Notification dated 23.03.2012 and amendment vide order no. S.O. 5670(E) dated 9th November 2018. The enlistment under SPRS is completely online.

Login: [www.nsicspronline.com](http://www.nsicspronline.com)

### **6.7.0. Machines & Equipment's Selling Scheme through Aggregation Services**

It has been observed that with increasing competition due to liberalisation of the economy, the survival and growth of the MSMEs are critically dependent on their modernisation and timely machinery up gradation. Up gradation of both the process of manufacture and corresponding plant and machinery is necessary for the small enterprises to reduce the cost of production and remain price competitive at a time when cheaper products are easily available in the global market. Due to lack of awareness of both the quality standards and access to modern technologies, a large percentage of MSEs continue with outdated plant & machinery hence losing the race with peer companies of same segment in market.

### **6.8.0 National Scheduled Caste and Scheduled Tribe Hub**

The National SC/ST Hub has been set up to provide professional support to Scheduled Caste and Scheduled Tribe Entrepreneurs to fulfil the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-Up India initiative.

The Hub is being implemented by the Ministry of MSME, Govt. of India through National Small Industries Corporation (NSIC), a public-sector undertaking under the administrative control of this Ministry.

### **6.9.0 Exhibition Complex & Event Management**

The NSIC Event Management Cell (EMC) manages the NSIC Exhibition Complex which has grown significantly in size and reputation to become the number one venue of choice for organisers, exhibitors and visitors.



## References:

- 1) Link for the list of IP facilitation Centres: <https://dcmsme.gov.in/ipfc.pdf>
- 2) Link for the IP incubation centres: <https://aim.gov.in/aic.php>  
<https://www.startupindia.gov.in/content/sih/en/incubator-schemes.html>
- 3) <https://www.kviconline.gov.in/pmegpeportal/pmegphome>
- 4) <https://msme.gov.in/central-schemes>
- 5) <https://www.cgtmse.in>
- 6) <https://sfurti.msme.gov.in/SFURTI/Home.aspx>
- 7) <https://dcmsme.gov.in/Enterprise&skillDevelopment.htm>  
And <http://msmedi.dcmsme.gov.in>
- 8) <http://coirboard.gov.in>
- 9) <https://aspire.msme.gov.in/ASPIRE/AFHome.aspx>
- 10) <http://coirboard.gov.in>
- 11) <https://www.mudra.org.in/>
- 12) [http://dcmsme.gov.in/CLCS\\_TUS\\_Scheme](http://dcmsme.gov.in/CLCS_TUS_Scheme)
- 13) <http://dcmsme.gov.in/Enterprise&skillDevelopment.htm> and  
<http://msmedi.dcmsme.gov.in>
- 14) [https://my.msme.gov.in/MyMsme/Reg/COM\\_ViewEvent.aspx](https://my.msme.gov.in/MyMsme/Reg/COM_ViewEvent.aspx)
- 15) <https://ic.msme.gov.in>
- 16) <https://zed.msme.gov.in/>
- 17) portal <https://innovative.msme.gov.in>
- 18) <http://www.dcmsme.gov.in>
- 19) [www.nsicspronline.com](http://www.nsicspronline.com)
- 20) <https://msmemart.co.in/advertise-with-us>
- 21) <https://msmemart.com/DigitalServices>
- 22) <https://www.nsic.co.in/Schemes/MarketingIntelligence>
- 23) <http://www.dcmsme.gov.in/schemes/DigitalMSME-Guideline-CLCS-TUS-2019-2020.pdf>
- 24) <https://www.ibef.org/blogs/role-of-e-commerce-in-msme-growth>
- 25) <https://open.money/blog/9-productivity-tools-every-indian-sme-should-know/>
- 26) <https://dcmsme.gov.in/old/MSME-DO/export.htm>
- 27) <https://msme.gov.in/sites/default/files/Scheme-booklet-Eng.pdf>
- 28) <https://www.nsic.co.in/Schemes/RawMaterialAgainstBG>
- 29) <https://www.dcmsme.gov.in/schemes/Revised%20IPR%20Guidelines.pdf>
- 30) [https://www.dcmsme.gov.in/CLCS\\_TUS\\_Scheme/IPFC/Guideline%20SCIP%20MSME%20INNOVATIVE%20IPR%20Scheme%2019.12.2023.pdf](https://www.dcmsme.gov.in/CLCS_TUS_Scheme/IPFC/Guideline%20SCIP%20MSME%20INNOVATIVE%20IPR%20Scheme%2019.12.2023.pdf)

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