Challenges & Opportunities for MSMEs & Startups in India

ROLE OF MSMEs IN DEVELOPMENT OF INDIA

- Largest Job Creator after agriculture in the country. About 7.92 crore MSME units across the country employ almost 34.92 crore persons.
- Contribution of MSMEs to the GDP is more than 30%.
- 45% of the nation's manufacturing output.
- 40% of the country's exports.

Meeting with Hon'ble Prime Minister of India

INVITATION BY HON'BLE PRIME MINISTER OF INDIA

IMPORTANT MEETING WITH POLICY MAKERS

IMPORTANT MEETING WITH POLICY MAKERS

CHALLENGES FOR MSMEs

- Absence of adequate and timely finance as only about a fifth (20%) of MSME's credit requirement is met by banks and the balance comes from informal lenders.
- Gap of Rs. 30 Lakh Crores as per SIDBI Report
- High cost of Funds
- Delayed Payment from large corporates
- Limited access to Capital Market
- No expertise in product development, technology adoption and marketing strategy.

CHALLENGES FOR MSMEs

- Lack of awareness about various schemes for them,
- Lack of Infrastructure and capacity building,
- Lack of Marketing tools and Branding,
- Lack of Financial Literacy and Compliances,
- Non availability of Skilled Staff.

MSME Definition

(Rupees in Corers)

Classification	Investment	Turnover
Micro Enterprises	2.50	10.00
Small Enterprises	25.00	100.00
Medium Enterprises	125.00	500.00

Major Schemes for MSMEs & Startups

भारत सरकार
Government of India
सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय
Ministry of Micro, Small and Medium Enterprises

MSME
सूक्ष्म, लघु एवं मध्यम उद्यम
MICRO, SMALL & MEDIUM ENTERPRISES

UDYAM
REGISTRATION CERTIFICATE

Our small hands to make you LARGE

TYPE OF ENTERPRISE	MICRO		SERVICES	
UDYAM REGISTRATION NUMBER	UDYAM-XX-XX-XXXXXXX			
NAME OF ENTERPRISE	SAMPLE FIRM NAME			
OFFICAL ADDRESS OF ENTERPRISE	Flat/Door/Block No.	Sample data	Name of Premises/ Building	Sample data
	Village/Town	Sample data	Block	Sample data
	Road/Street/Lane	Sample data	City	Sample data
	State	Sample data	District	Sample, Pin XXXXXX
	Mobile	XXXXXXXXX	Email:	xxxx@xxxx.com

NATIONAL INDUSTRY CLASSIFICATION CODE(S)	SNo.	Nic 2 Digit	Nic 4 Digit	Nic 5 Digit	Activity
	1	XX - Sample	XXXX - Your applicable NIC data	XXXXX - Sample data	Sample
	2				

DATE OF INCORPORATION / REGISTRATION OF ENTERPRISE	XX/XX/XXXX
DATE OF COMMENCEMENT OF PRODUCTION/BUSINESS	XX/XX/XXXX
DATE OF UDYAM REGISTRATION	XX/XX/XXXX

Disclaimer: This is computer generated statement, no signature required.
Printed form www.udyamregistration.gov.in

For any assistance, you may contact:

1. DIC **Sample**
2. MSME-DI **Sample**

Visit : www.msme.gov.in ; www.dcmsme.gov.in ; www.champions.gov.in

Follow us @minmsme & @msmechampions

BE A CHAMPION with the Ministry of MSME

UDYAM REGISTRATION

NEW DEFINITION OF MSME Udyam Registration

- Udyam Registration based on Self-declaration
- Free of Cost
- No document to Upload
- Land & Building to be excluded from investment
- Export Turnover to be excluded

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

-Collateral-free Loans

COLLATERAL FREE LOANS - CGTMSE

- New and existing Micro and Small Enterprises
- Maximum Credit Facility Rs. 1000 lakhs.
- Loans from Non-Banking Financial Companies (NBFCs) also covered under CGTMSE.

Credit Guarantee Scheme for Exporters

-Collateral-free Loans

COLLATERAL FREE LOANS TO EXPORTERS

- 20% of sanctioned export working capital limit (fund and non-fund based) as on September 30, 2025.

- Maximum of Rs.50 crore per borrower.

Mutual Credit Guarantee Scheme

-Collateral-free Loans

Mutual Credit Guarantee Scheme

Term loan assistance of upto Rs.100 crore to eligible Micro, Small and Medium Enterprises (MSMEs) for their projects involving purchase of equipment/machinery.

CGSS -

Credit Guarantee Scheme For Startup

CGSS-Credit Guarantee Scheme for Startups

Credit Guarantee upto Rs. 20 Crores to finance eligible startups.

CGSS-Credit Guarantee Scheme for Startups

ELIGIBILTY

- Recognized by the DPIIT
- Not in default to any lending/investing institution
- Startup has reached stage of stable revenue stream, as assessed from audited monthly statements over a 12 months period.

Startup India Seed Fund Scheme

Startup India Seed Fund Scheme

ELIGIBLE STARTUPS

- Recognized by **DPIIT**
- Within 2 years from date of incorporation
- Business idea to develop a product or a service with a **market fit, viable commercialization, and scope of scaling.**

AMOUNT OF GRANT AND DEBT UNDER SEED FUND SCHEMES

- Up to Rs. 20 Lakhs as Grant for validation of Proof of Concept, or Prototype Development, or Product Trials,
- Up to Rs. 50 Lakhs of investment for Market Entry, Commercialization, or Scaling up through Convertible Debentures or Debt or Debt-linked Instruments.

CIMSME Chamber of Indian Micro Small & Medium Enterprises
MSME HELPLINE
MSME LOANS www.msmeloans.co.in

Prime Minister's Employment Generation Programme (PMEGP)

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

PMEGP
Prime Minister's Employment Generation Programme

MSME HELPLINE

MSME LOANS
www.msmeloans.co.in

Prime Minister's Employment Generation Programme (PMEGP)

- Only NEW Projects are considered under PMEGP
- Maximum Cost of Project Rs. 50 Lakhs for Maufacturing and Rs. 20 Lakhs for Service Sector
- Subsidy upto Rs.35%
- For Upgradation - Maximum Project Cost in Manufacturing is Rs. 100 lakhs and Service Sector Rs. 25 Lakhs

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

STAND UP India

Endeavour and prosper

MSME
HELPLINE

MSME LOANS
www.msmeloans.co.in

STAND UP INDIA SCHEME

- Loan amount between Rs.10 lacs and up to Rs.1 crore
- Applicable to SC/ST/Women only.
- Share of SC/ST/Women must be at least 51%
- Loans for setting up New Enterprise only
- Manufacturing, Services or Trading

Jan Samarth Portal

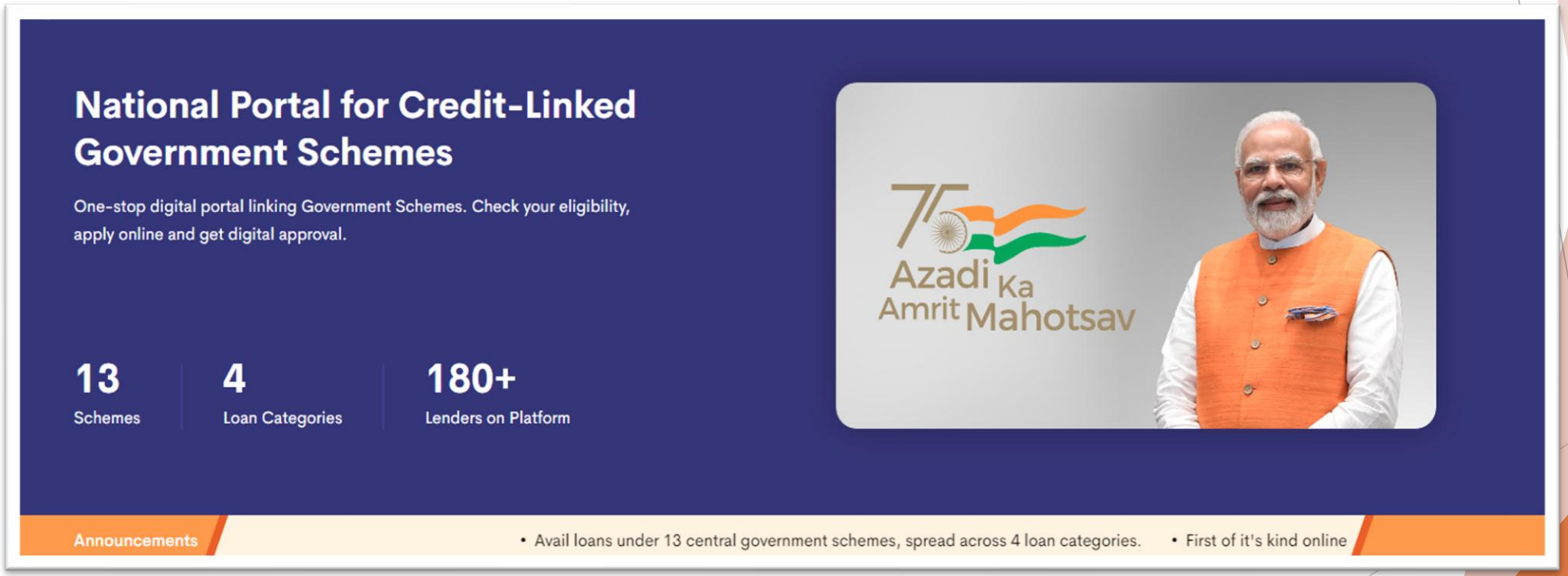
CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

MSME HELPLINE

MSME LOANS
www.msmeloans.co.in

JANSAMARTH

Loan eligibility | **Loan Application** | **Loan Tracking**



Process to access JanSamarth Portal

- Check eligibility to get best suitable scheme,
- Apply online,
- View offers available from 125+ Lenders and get digital approval from bank of your selected choice,
- Track the real time status of Loan application.

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

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

- ✓ Interest subvention of 2% per annum up to a term loan limit of INR 2 crores.
- ✓ Loans to MSEs up to INR 2 crore would be covered under this component.
- ✓ Only for an existing project with UDYAM Registration.

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

SECTORS COVERED

Resource Efficiency, Waste Management

Adaptations (water management, water efficiency, wastewater treatment)

Green Buildings

Environmental Protection (pollution control & prevention)

Clean Transportation (electric, hybrid, EV Charging stations)

Waste Management (Compressed Biogas, Bio-ethanol, e-waste, waste to energy, LNG, smart grids)

Carbon Credit, Carbon Capture and Storage

Any new innovative project with potential for a high impact on climate upon necessary approval

MSE SCHEME FOR PROMOTION AND INVESTMENT IN CIRCULAR ECONOMY (MSE SPICE)

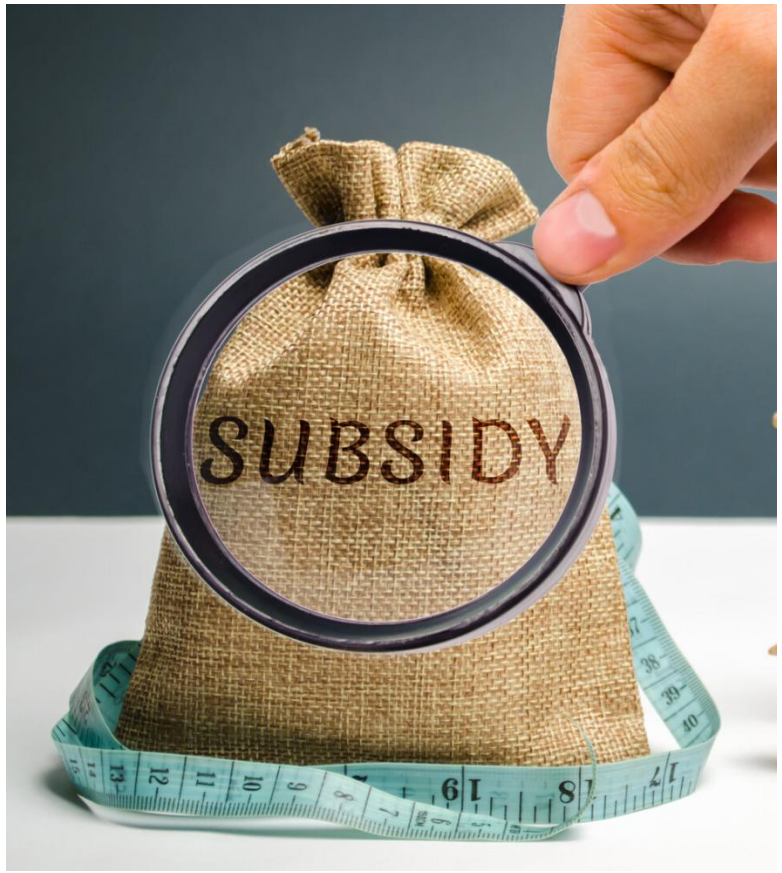
CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

MSME HELPLINE

MSME LOANS
www.msmeloans.co.in

MSE SCHEME FOR PROMOTION AND INVESTMENT IN CIRCULAR ECONOMY (MSE SPICE)

CREDIT LINKED CAPITAL SUBSIDY



- Brown Field Projects Only
- A maximum investment of Rs. 50 lakhs in Plant and Machinery is admissible under the scheme with 25% subsidy.
- Subsidy upto Rs. 12.5 Lakhs.

RBI COMPLAINTS
Management System (CMS)

Discounting of Bills through TReDS

(Trade Receivables Electronic Discount System)

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

MSME HELPLINE

MSME LOANS
www.msmeloans.co.in

Discounting of Bills through TReDS
(Trade Receivables Electronic Discount System)

- TReDS is an online exchange platform,
- Suppliers upload their invoices,
- Financiers bid for the accepted invoices,
- Without recourse to the supplier MSME.

Discounting of Bills through TReDS (Trade Receivables Electronic Discount System)

MANDATORY REGISTRATION AS BUYER

- All Central Public Sector Enterprises
- All other Private Companies with annual turnover of Rs. 250 crores or more.

Building Awareness on Intellectual Property Rights (IPRs)

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

MSME HELPLINE

MSME LOANS
www.msmeloans.co.in

Building Awareness on Intellectual Property Rights (IPRs)

Reimbursement for:

- Domestic Patent registration upto Rs. 1 lakhs
- Foreign Patent registration upto Rs. 5 lakhs
- Trademark registration upto Rs. 10 Thousand
- GI registration upto Rs. 2 Lakhs

Due Diligence by Banks and FIs

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

MSME HELPLINE

MSME LOANS
www.msmeloans.co.in

Due Diligence by Banks and FIs

- Statutory Compliances
- Ratio Analysis
- Credit Burau
- Profitability
- Promoter’s Contribution

DELAYED PAYMENT TO MSMEs

CHALLENGES AND SOLUTIONS

Protection under "The Micro Small and Medium Enterprises Development Act, 2006"

- Payment within Forty-Five Days
- Compound interest with monthly rests to the supplier, at three times of the Bank rate notified by the Reserve Bank of India
- Reference to MSE Facilitation Council

About Chamber of Indian Micro Small and Medium Enterprises

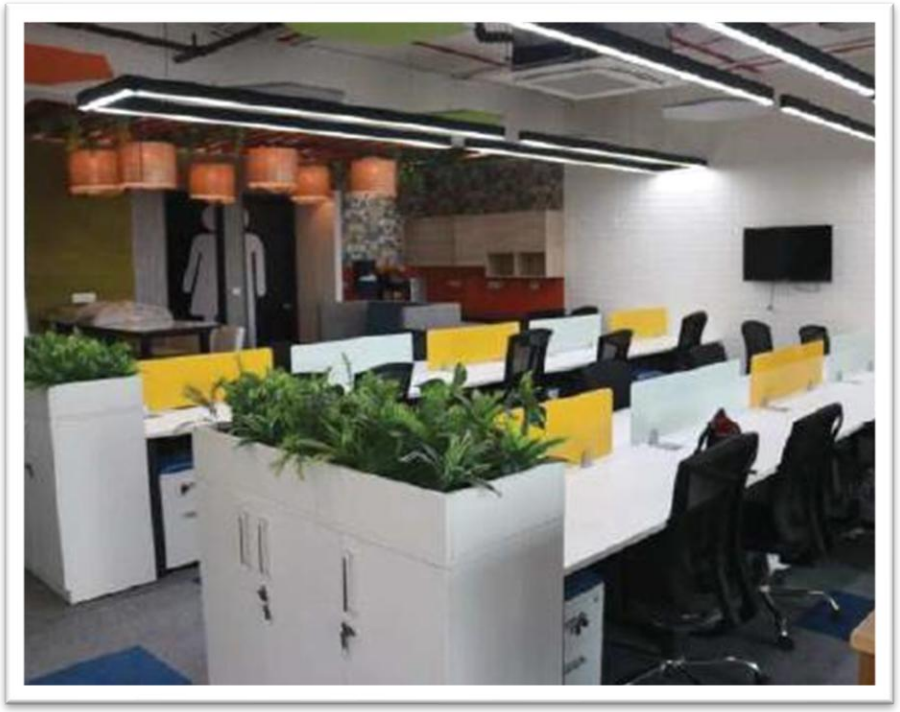
CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

HEAD OFFICE

1206, New Delhi House Barakhamba Road, Connaught Place, New Delhi-110001

STATE CHAPTERS OF CIMSME

Maharashtra Chapter



CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

C-803, Amar Business Zone, Baner, Pune, Maharashtra 411045

IMPORTANT MEETING WITH POLICY MAKERS

IMPORTANT MEETING WITH POLICY MAKERS

IMPORTANT MEETING WITH POLICY MAKERS

IMPORTANT MEETING WITH POLICY MAKERS

IMPORTANT MEETING WITH POLICY MAKERS

IMPORTANT MEETING WITH POLICY MAKERS

IMPORTANT MEETING WITH POLICY MAKERS

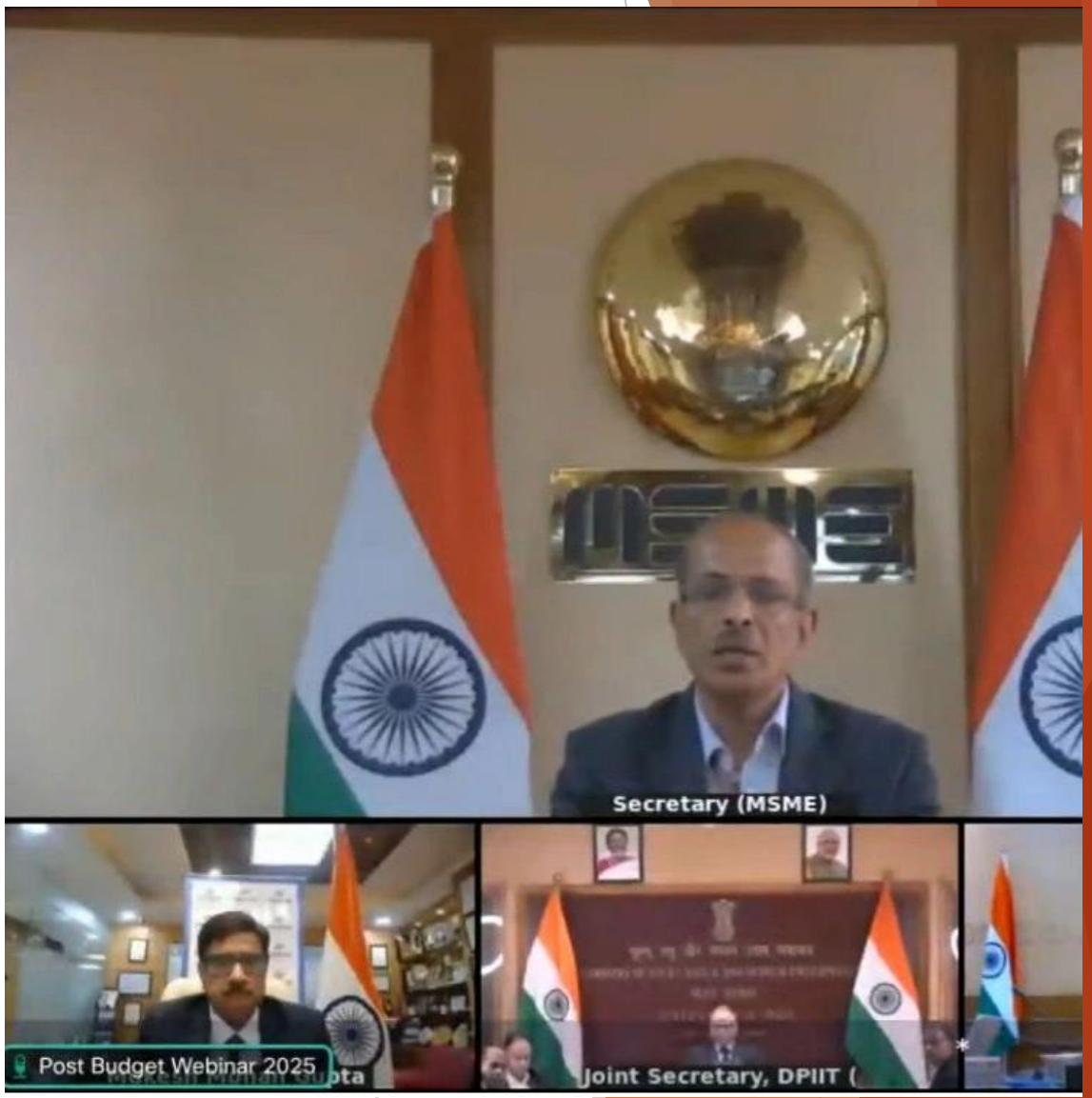
MSME Manthan : Empowering MSMEs

MSME Manthan , New Delhi || May 02, 2025

MSME Manthan , New Delhi || May 02, 2025

Post Budget Webinar on "MSME as an Engine of Growth"

Post Budget Webinar on "MSME as an Engine of Growth"



Conference with Business associations on upcoming Enterprises Survery

MSME & Start-ups Manthan 2023 at PUNE

MSME BUSINESS CONCLAVE 2022

MOU Signing Ceremony with Google

Training Sessions at Banks Academy

Address to Leaders of the Banking Industry from across the Country at the MSME Conclave being organized by the State Bank of India at their State Bank Academy, Gurugram

Mr Mukesh Mohan Gupta President of Chamber of Indian Micro Small and Medium Enterprises had a session with the officers from the TEV Cell of Union Bank of India.

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

MSME Banking Excellence Awards

MSME Banking Excellence Awards - 2025

MSME Banking Excellence Awards - 2024

MSME Banking Excellence Awards - 2022

MSME Banking Excellence Awards 2015

MSME Digest

Author By –

CA Mukesh Mohan Gupta
President - Chamber of Indian Micro Small and
Medium Enterprises

LAUNCH OF BOOK BY HON'BLE MINISTER SH PIYUSH GOYAL

SWAVALAMBAN FACILITY CENTER

5,561 MSMEs and Startups were benefited under SIDBI Swavalamban Facility Center. The special emphasis on SC / ST and Women Entrepreneurs

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

SBI FOUNDATION
Service Beyond Banking

INCUBATION CENTER
CIMSME

CIMSME
Incubation Center

MSME HELPLINE

MSME LOANS
www.msmeloans.co.in

MSME MITRA INITIATIVE

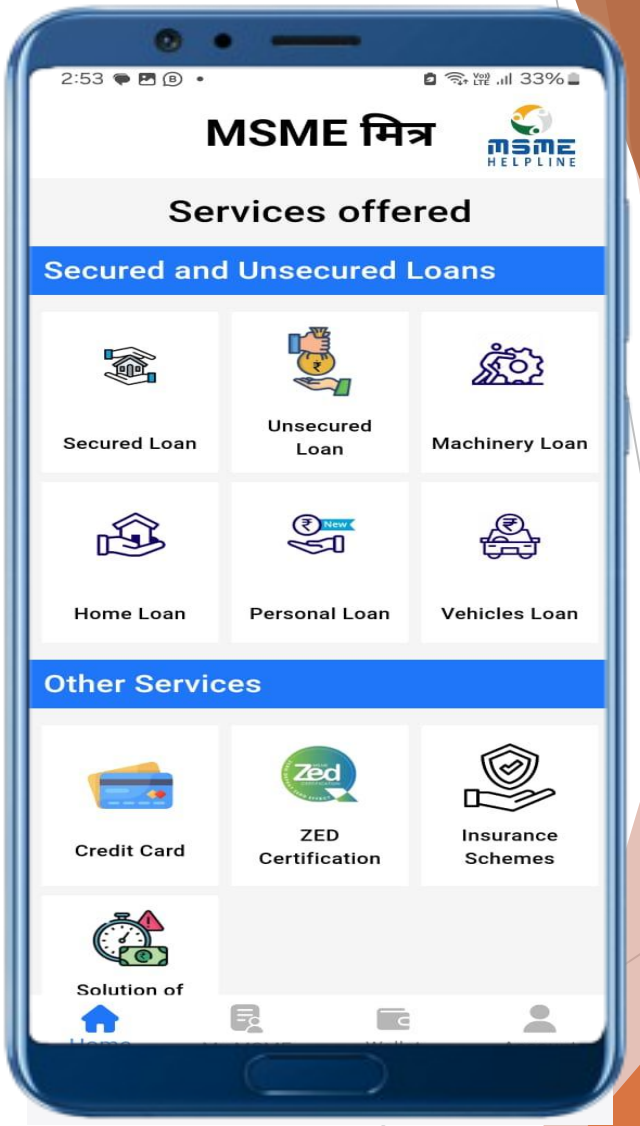
MSME HELPLINE

MSME मित्र

MSME MITRA Training Session
New Delhi || Feb 02, 2024

MSME MITRA Training Session 2.0
New Delhi || April 23, 2024

2:52
33%
MSME HELPLINE
Welcome!
Login
Register
Don't have an account yet?


2:53
33%
MSME मित्र
MSME HELPLINE
Services offered
Secured and Unsecured Loans
Secured Loan
Unsecured Loan
Machinery Loan
Home Loan
Personal Loan
Vehicles Loan
Other Services
Credit Card
ZED Certification
Insurance Schemes
Solution of

MSME Helpline

MSME Helpline

@MSMEHelpline · 1.09M subscribers · 830 videos

MSME Helpline is an initiative of the Chamber of Indian Micro Small & Medium Enterprise ...more

play.google.com/store/apps/details?id=com.viaviapp.MsmeHelpline and 7 more links

Subscribed Join

Home Videos Shorts Live Podcasts Playlists Posts

Our members
Thank you, channel members!

Join

For You

National Workshop on Online Dispute Resolution (ODR) Portal by Ministry of MSME. How to Recover...

790 views • 12 hours ago

The Ultimate Guide to get your Zed Certificate - Easy Step By Step Tutorial.

61K views • 1 year ago

Breaking: RBI's New Rs 20 Lakh Loan Rule Changes Everything. RBI Doubles No-Guarantee Loan Limit.

28K views • 1 month ago

MSME and Startup Announcemen 27.

7.8K views • 1 month ago

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises
www.indiansmechamber.com

MSME Helpline

Latest | Members only | Public

National Workshop on Online Dispute Resolution (ODR) Portal by Ministry of...

814 views • 12 hours ago

MSME Manthan :: Complete Handholding to MSMEs and Startups:: March 19, 2026 ::...

2.8K views • 7 days ago

Big Relief for Companies. Upto 90% Discount on Filing Fees of Defaulting Companies.

2.8K views • 2 weeks ago

Webinar On New Guidelines for Recovery Agents By Reserve Bank of India

1K views • 2 weeks ago

अब Recovery Agent आपको परेशान नहीं कर सकते - RBI की नई Guidelines.

3.9K views • 2 weeks ago

MSME and Startup Announcements in Budget 2026-27.

7.8K views • 1 month ago

Breaking: RBI's New Rs 20 Lakh Loan Rule Changes Everything. RBI Doubles No-...

28K views • 1 month ago

Startup Definition Revised. India's Startup Revolution. More Startups Longer Support....

3.2K views • 1 month ago

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises
www.indiansmechamber.com

MSME Helpline

MSME MITRA Training- Google Products- September 08, 2025. Upgrade your MSME ...

8.4K views • 6 months ago

OSH India Expo at Mumbai :: Register Now to Participate

1.3K views • 6 months ago

Launch Your Brand at Wedding Expo 2025 with MSME Subsidy.

2.1K views • 6 months ago

MSME MITRA to provide Google's Game Changing Services for Small Businesses....

9.2K views • 6 months ago

Bihar as India's Next Startup Hub :: Bihar's New Startup Revolution: Game-Changing...

53K views • 6 months ago

Delhi Factory Owners: Big Changes You Need to Know on Factory Licence

2.1K views • 6 months ago

Bihar Land Reforms :: Get your Property Documents Corrected at No Cost

4.3K views • 6 months ago

Online Solution of Delayed Payments :: Online Dispute Resolution :: Step by Step...

3.7K views • 7 months ago

MSME MANTHAN in association with SIDBI. Register Now to attend on August 07, 2025

2.9K views • 7 months ago

Complete details of Online Dispute Resolution (ODR)

6.2K views • 7 months ago

FREE Webinar on ODR for Solution of Delayed Payment :: Register Now for...

1.4K views • 8 months ago

No Pre-Payment Charges on Micro and Small Enterprises :: Reserve Bank of India...

2.8K views • 8 months ago

MSME LOANS

www.msmeloans.co.in

MSME LOANS

Matchmaker of MSMEs and Lenders

www.msmeloans.co.in

"I want to see my India with no commercial disputes."

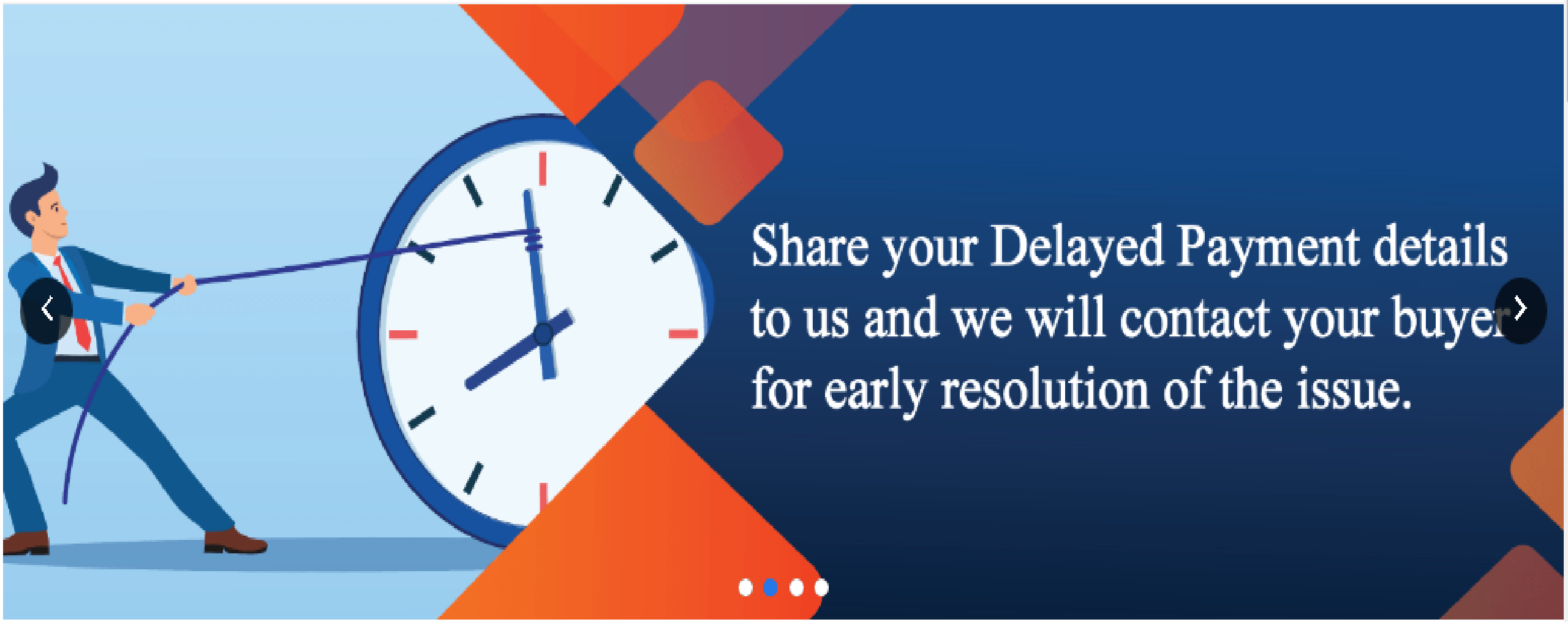
Mukesh Mohan Gupta
President
Chamber of Indian Micro Small and Medium Enterprises

Total Registered Users 796	Total Amount of Default Reported ₹ 7,75,15,94,788
Default reported by Micro, Small & Medium Enterprises Enterprises 412	Default reported by others than MSMEs 6
Amount against Private Sector buyers ₹ 1,64,20,95,673	Amount against PSU Buyers ₹ 5,84,65,10,117
Amount against Government departments ₹ 26,25,39,691	Amount Settled through NoDefaulters ₹ 3,43,61,435

English ~ Email: info@nodefauters.com Toll free number: 1800 309 2468

MSME HELPLINE

HOME REPORT DEFAULT FIND DEFAULTERS FACILITIES ACTS RULES & REGULATIONS ABOUT US



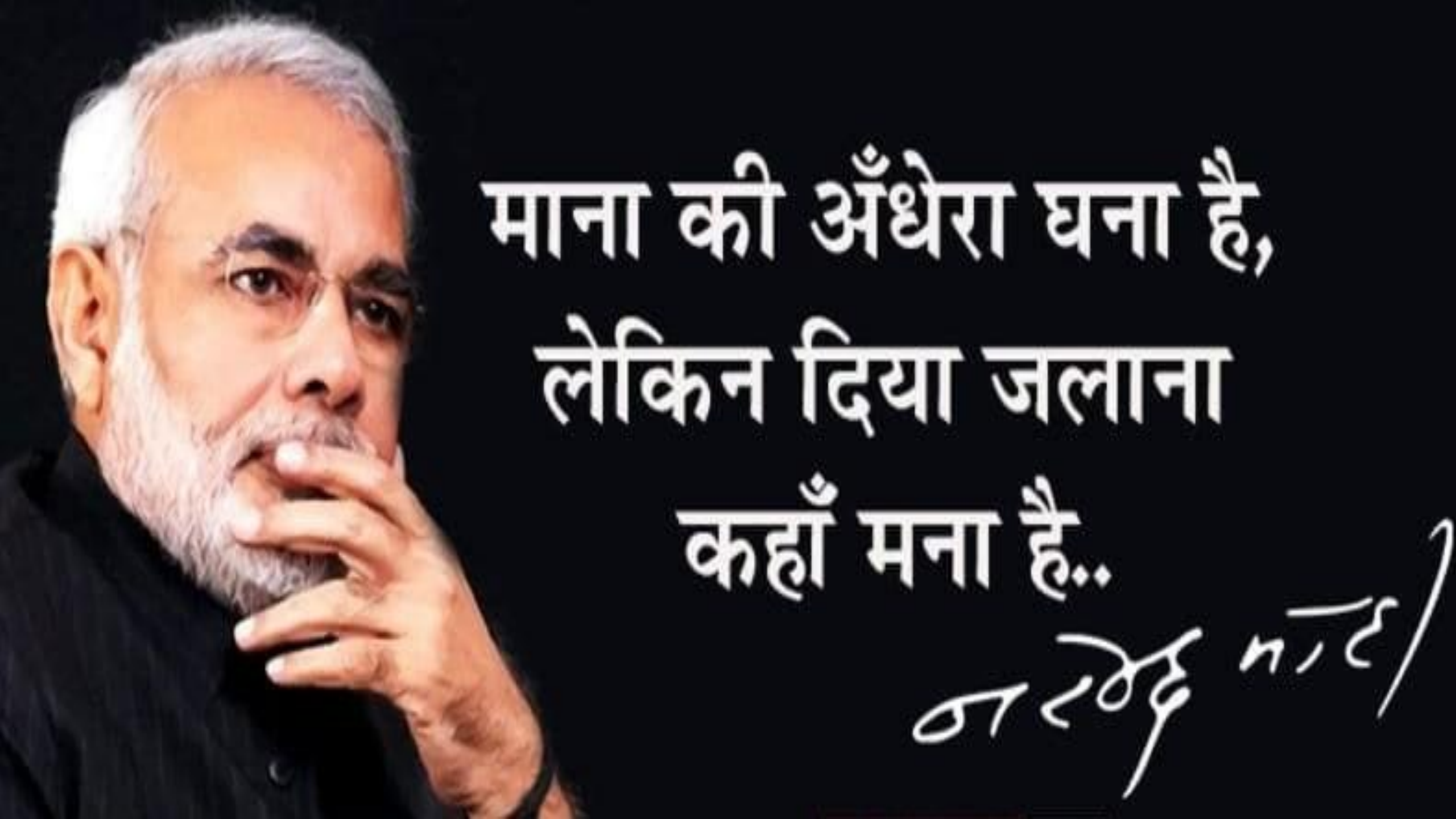
Chamber of Indian Micro Small and Medium Enterprises

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

MoU Signing with Banks

MSME HELPLINE

MSME LOANS
www.msmeloans.co.in


माना की अँधेरा घना है,
लेकिन दिया जलाना
कहाँ मना है..

Mukesh Mohan Gupta

President

Chamber of Indian Micro Small Medium Enterprises

1106-1107, New Delhi House, Barakhamba Road,

Connaught Place, New Delhi

Mob:- 9811024647

advisor@indiansmechamber.com