

EXPLORING OPPORTUNITIES FOR CREATIVE EXPANSION AND ECONOMIC GROWTH IN THE MICRO SMALL AND MEDIUM ENTERPRISES (MSMEs)

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The Micro, Small, and Medium Enterprises (MSME) sector in India holds a wealth of potential for growth and innovation. It is crucial for India's economic progress, offering diverse opportunities for professionals and fostering innovation. By embracing creative strategies and leveraging technological advancements, MSMEs can continue to drive growth, create jobs, and contribute to a dynamic and resilient economy.

Towards the end of this article the author has given a simple breakdown of how MSMEs can expand creatively and boost the economy and provided a goldmine of opportunities for professionals to grow in the sector

Introduction:

The Micro, Small, and Medium Enterprises (MSME) sector plays a pivotal role in driving entrepreneurial expansion and economic development across the country. The recent data published by the government through the ministry of MSME <https://msme.gov.in/> speaks that there are nearly 633.88 lakhs MSMEs out of which 630.52 lakh are only micro-enterprises. MSME stands for Micro, Small, and Medium Enterprise. The fact that the sector alone contributes almost 30% of total GDP and 45% to the total export, has earned it the status of an “indispensable part” in the development of the nation.

How MSMEs came into life?

The seeds of the need self-reliance and employment generation have started long back ago, right with the efforts of Swadeshi movement. The swadeshi moment that started around 1905 has impacted in the sense of rejuvenating the feeling of self-sufficiency by encouraging village and local industries. Not only the movement focused on

achievement of self reliance but it also responsible in providing employment to the people. Later the enactment of industrial policies since independence has a crucial contribution in the promotion of small- scale sector.

A brief view of industrial policy since independence

A. The Industrial policy 1948

- The first Industrial Policy was announced on 6th April 1948 introduced by Dr. Shyama prasad mukherjee the then industry minister.
- The policy introduced a mixed economy wherein private and public sector were accepted as a two domain for the economic development
- Categorization of large industry under it were as further

Sr. no.	Industries with exclusive monopoly/strategic industries	Industries with state control	Industries with government control	Industries with mixed sector	Industry in private sector
1	Industries engaged in –	Industries of national importance –	Such industries that allowed to operate in public and private sector	Rest of the industries also such	
2	atomic energy, railways and arms and ammunition	fertilizers, heavy machinery, defense equipment, heavy chemicals		small business, and small industries engaged in utilization of local resources and	

				generate employment
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B. The Industrial policy 1956

- It was announced on 20th april 1956 that replaced the earlier one
- The approach of the policy was non discriminatory to the private sector and promotion of village and small – scale industries

C. The Industrial policy 1980

- The policy was announced on 23rd july 1980 it redefined the role of small scale units
- The policy was responsible to promote ancillarisation

D. The Industrial policy 1990

- The policy was announced by Janata Dal government in 31st may 1990
- It raised investment ceiling of small scale industries in terms of plant and machineries from 35 to 60 lakhs and for anicilliary units from 45 to 75 lakhs whereas for tiny units would be increased from present Rs.2 lakhs to Rs.5 lakhs.
- The industrial policy 1990 encourage exports and dispersal in rural areas
- The Units with at least 30 per cent of annual production for export were permitted to step up their investment in plant and machinery to Rs. 75 lakhs

E. The New industrial policy 1991

- The Private sector under this policy were given welcome in major industries previously reserved for government industries
- Intended with the promotion of small, tiny and village industries approach of protection replaced with competitiveness
- Responsible for Liberalisation, privatisation and globalisation

- The policy abolished industrial licensing that become limited to less than 15 sectors

The Industrial Development and Regulation Act, 1951:

The Industrial Development and Regulation Act, 1951 was introduced and effective from 8th may 1952. It provide the industrialisation strategy by laying out the basic framework. The framework of the fact based on captial intensive heavy industries ultimately leading the development of Ancilliary unit- to cater the demand of large industry.

Further Section 11B of the act introduced vide amendment act of 1984 , effective from 12th January 1984 empowers the central government to specify factors to regard the industrial undertaking as Small Scale or as an Ancillary industrial undertaking.

Invoking such power the Central Government vide notification of the Ministry of Industry number S. O. 857(E), dated 10th december 1997 specified below factors

- a. Small scale industrial undertaking:** An industrial undertaking in which the investment in fixed assets in plant and machinery, whether held on ownership terms of on lease or on hire purchase, does not exceed rupees three crores;
- b. Ancillary industrial undertaking:** An industrial undertaking which is engaged or is proposed to be engaged in the manufacturing or production of parts components, sub-assemblies, tooling or intermediates, or the rendering of services, and undertaking supplies or proposes or supply or renders not more than fifty per cent of its production or services, as the case may be, to one or more other industrial undertakings and whose investment in fixed assets in plant and machinery, whether held on ownership terms or on lease or on hire purchase, does not exceed rupees three cores.

Ultimately the Small Industries Development Organization (SIDO) was setup in 1954 as an apex body for sustained and organized growth of small enterprises. Thereafter Small Industries Service Institute (SISI) set up in 1954 branches all over India to train

youth in skills, and the tool rooms were established with German and Danish assistance for providing technical services essential to small enterprises for skilled training.

In 1956, the National Small Industries Corporation, The Khadi and Village Industries Commission and the Coir Board were also setup. The Small Industries Development Bank of India was established on 2 April 1990 and a Technology Development and Modernisation Fund was created to accelerate financial and technical services to the sector by SIDBI.

The Interest On Delayed Payments To Small Scale And Ancillary industrial Undertakings Act, 1993

The Interest On Delayed Payments To Small Scale And Ancillary industrial Undertakings Act, 1993 introduced to facilitate prompt payment of dues to MSEs. The 1993 act had a provision of compound interest to be levy upon buyer in case of default in payment to small scale and ancillary industrial undertakings where the delay is more than 30 days of accepting goods/services or surpasses the agreed date in agreement.

The Ministry of Small Scale Industries and Agro & Rural Industries (SSI & ARI) came into being from 1999 to provide focused attention to the development and promotion of the sector.

Further a Credit Linked Capital Subsidy Scheme was launched in October 2000 to encourage technology upgradation in the MSE sector and a Credit Guarantee Scheme was started August 2000 to provide collateral free loans to micro and small entrepreneurs, particularly the first generation entrepreneurs. Despite such efforts a need of full fledged legislation governing the small industries was felt.

Finally the Micro, Small Medium Enterprises Development Act 2006 was introduced effective from 2nd october 2006 for facilitating development of this enterprises. On 9th may 2007 with the amendment in the Governmet of India (Allocation of Business) Rules, 1961 the Ministry of Small Scale Industries and Ministry of Agro and Rural

industries merged into **Ministry of Micro, Small & Medium Enterprises**
<https://msme.gov.in/>

Three important changes took place:

- a. The concept of “enterprise” replaced the former concept of “industry”
- b. The resultant change was recognition & coverage of “services” by the Ministry of MSME
- c. It defined medium enterprises for the first time, seeking integration of the three segments of enterprises namely **MICRO, SMALL AND MEDIUM**

The sectors contemplates the idea of entrepreneurship and has categories the same into Micro, Small and Medium based on the criteria of investment and now includes the Retail and wholesale trade businesses (who are eligible to avail the benefits of priority sector lending) vide government’s circular dated 2nd July 2021 The latest threshold given for MSME published by M/o MSME vide its circular dated 1st June 2020 is as below:

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

list of additional activities included under MSMEs are as under:

45	Wholesale and retail trade and repair of motor vehicle and motorcycles
46	Wholesale trade except of motor vehicles and motor cycles

MSME Registration

It is not enough that the enterprises should fit into criteria of the classification to be recognised as MSMEs. A compulsory registration is required in order to avail benefits provided and initiated by government.

MSME Registration process new registration portal
www.udyamregistration.gov.in

The registration of MSME is complete online process available on the registration portal maintained by the ministry. An enterprise intending to established or recognised as micro, small, and medium enterprise have to file for Udyam Registration online on the Udyam Registration portal www.udyamregistration.gov.in.

The Registration based on self-declaration that requires no documents, papers, certificates or proof. Upon registration a Permanent Identity Number to be known as “Udyam Registration Number”. Subsequent to that the “Udyam Registration Certificate” shall be issued

- Significant detail new entrepreneur should know
 - Form of registration application available only at Udyam Registration portal.
 - The registration is completely free
 - Aadhaar number is necessary of
 - a. Proprietor in case of proprietorship
 - b. Managing partner in case of partnership
 - c. Of karta in case of HUF
 - d. The authorised signatory shall provide its GSTIN and PAN along with its Aadhaar number in case of company/LLP/Cooperative society/Society/Trust/Organisation

Priority Sector Lending

The policy of priority sector lending is mandated by Reserve Bank of India which requires for banks specifically Scheduled Commercial Bank excluding Regional Rural Banks (RRBs) and Small Finance Banks (SFBs) to offer a percentage of their loans to specific sectors which are looked upon as impacting larger section of population, employment- intensive that are Agriculture, MSMEs, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy & others.

The categories of sector treated as priority sector are:

1. Agriculture
2. Micro, small and medium enterprises
3. Export credit
4. Education
5. Housing
6. Social infrastructure
7. Renewable energy
8. Other

The master direction of RBI can be access at https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=10497. As per the said direction the Priority Sector Lending account for 40% of adjusted net bank credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher out of which 7.5 secured for MSMEs.

Initiatives of M/o MSME

MSME Samadhaan <https://samadhaan.msme.gov.in/>

The MSME Act 2006 u/s 32 repealed the Interest on Delayed Payments to Small Scale and Ancillary Industrial Undertakings Act, and a Chapter V of the 2006 act deals with Delayed payment to MSEs [Ss 15 to 25] introduced which provides that the MSEs can file delayed payment cases at online portal of MSME Samadhaan launch on 30.10.2017. In the case of delay in payment beyond 45days, MSEs suppliers may

approach the Micro and Small Enterprises Facilitation Council(MSEFC) constituted under the Act in all State/UTs. Under Section 16 of the MSMED Act, delayed payment to supplier units, attracts compound interest with monthly interests at three times of the bank rate notified by the Reserve Bank. The portal gives information about individual CPSEs/Central Ministries, State Governments etc. and other buyers regarding the payments pending with them in respect of the MSEs. The Central Ministries/State Governments have been provided with user- ID and password to login and monitor the delayed payment cases in respect of organizations under their jurisdiction.

The said portal also facilitates MSEs to file their delayed payments related complaints online. After 15 days of online filing of the case, it is registered by the MSEFC concerned. The States like Punjab, Maharashtra, Telangana, Hyderabad & Odisha, Tamilnadu, NCT of Delhi and U.P. have more than one MSEFC. M/o MSME also provide funds to the National Institute for Micro, Small & Medium Enterprises (NI-MSME), Hyderabad for organizing training for the members of MSEFCs of the State/UTs who deal with cases of delayed payment and acquaint them with related rules and regulations on delayed payment to Micro & Small Enterprises.

MSME-SAMBANDH https://sambandh.msme.gov.in/PPP_Index.aspx

Ministry of MSME had launched “MSME-SAMBANDH Portal” on 8th December; 2017. The portal helps in monitoring the procurement by Central Government Ministries, Departments and Central Public Sector Enterprises (CPSEs) and also enables them to share the list of required products/services from MSEs.

The portal features, inter alia, the following: -

- Availability of updated and timely information on Public procurement, on weekly/ monthly basis.
- Monitoring the procurement done by the Ministries/ Departments and CPSEs.
- Enabling CPSEs to upload list of products/services required. • Dashboard providing summary of Procurement.

MSME Sampark <http://sampark.msme.gov.in/>

A job portal called “MSME SAMPARK” has been launched by the Hon’ble President of India on 27.06.2018. This portal is a digital platform wherein jobseekers (i.e. passed out trainees / students of MSME Technology Centres) and recruiters can register themselves for mutually beneficial interaction.

MSME CHAMPIONS <https://champions.gov.in/>

CHAMPIONS stands for Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength. The portal was launched on 1st June 2020. It is an ICT based technology system for making the smaller units big by helping and handholding them. The portal is not only helping MSMEs in the present situation, but also providing guidance to grab the new business opportunities.

In addition to helping MSMEs provide guidance to new business opportunities it had set up Control room set up in New Delhi and 68 state level control rooms to provide support including finance, market access, technology upgradation, skill development etc.

- Highlight of platform
 - ii. Regularly update on recent development in MSME
 - iii. 56 banks/financial institutions/ regional rural banks on boarded to resolve queries of credit
 - iv. 52 CPSEs onboarded
 - v. GeM onboarded

Even though the micro and small enterprises comprise the largest portion of the MSME Sector the factors such as lack of technological advancement, inadequate access to market platforms restricted the growth potential of MSEs. This very reason prompted the government to come up with various initiatives to improve market access and competitiveness for such Micro and Small enterprises. Subsequently, the procurement mechanism was initiated through the enactment of the Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 effective from 1st April 2012.

The policy obligated the Central Ministries /Departments and Central Public Sector Enterprises (CPSEs) for annual procurement from the enterprises belonging to the

MSEs. The said policy was later amended vide gazette notification dated 9th November 2018.

A. The Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2018

The Policy:

- Public Procurement Policy for MSEs Order, 2018 has been notified under section 11 of MSMED Act, 2006.
- The Policy is effective from 1st April 2019 (Gazette notification on 9 November 2018).
- The objective of Policy is promotion and development of Micro and Small Enterprises by supporting them in marketing of products produced and services rendered by them. However, the policy rests upon core principle of competitiveness, adhering to sound procurement practices and execution of supplies in accordance with a system which is fair, equitable, transparent, competitive and cost effective.

How the procurement policy is beneficial for budding MSEs?

Effect of policy:

since the policy (as amended in 2018) mandates 25 % of annual procurement by Central Ministries/Departments/Public Sector Enterprises (CPSEs) which include 4% from MSEs owned by SC/ST and 3% from MSEs owned by Women entrepreneurs (Paragraph 4-4A).

It certainly enhances the participation of such MSEs and opened the doors of opportunities.

- **Definition of MSEs owned by SC/ST:**
 - a. In the case of proprietary MSE, the proprietor(s) shall be Sc/St.
 - b. In the case of partnership MSE, the Sc/St partners shall be held at least 51% shares in the unit.

C. In the case of Private Limited Companies, at least a 51% share shall be held by Sc/St promoters.

- **Definition of MSEs owned Women Entrepreneurs:**

The MSEs owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women.

- **Reserved Items:** In addition to the mandatory procurement the policy contains a list of 358 items that are reserved for the exclusive procurement from MSEs.

The list includes A-Z items from clothing, electronics tools to wooden items the same is available at

<http://www.dcmsme.gov.in/schemes/listof358itemsreserved.pdf> This feature

provides immense scope for budding entrepreneurs looking for entering the MSE world.

- **Who are buyers?**

Every central ministry/department and central public sector undertaking has an annual target of 25% of annual procurement out of a sub-target of 4% and 3% of procurement target from MSEs owned by Sc/St and Women Entrepreneurs respectively. There are a total of 51 Ministries in the country and 67 central departments, and 348 CPSEs so far. This signifies a sufficient no. of buyers.

- **Who are sellers?**

All MSEs satisfying the criteria as per revised definition and the same been registered under the online registration portal namely Udyam Registration Portal maintained by the ministry can avail the benefit of the policy.

The government is certainly encouraging the MSMEs to avail the benefit of the online market platform maintained by it namely the Government e-Marketplace

<https://gem.gov.in/>

This portal facilitate an online procurement of goods/services by the Government Organisations / Departments / PSUs.

Features of GeM portal:

1. Drive business with ease
2. Direct access to largest buyers in the country
3. Direct purchase, Bids, and reverse auction
4. Transparency and security
5. Demand forecasting

How to avail of the benefit of GeM?

As an effort to get the potential MSMEs registered on GeM the facility button is provided on the Udyam Registration Form, to enable the entities to positively be a part of GeM sellers.

The potential sellers need a vendor registration on the portal based on self-certification. It required a document of identification proof, primarily Aadhaar. The basic requirement in nutshell is:

1. Constitution Type such as Proprietorship, Firm, Company, Trust or Society and Central Government/State Government.
2. Constitution Name.
3. Aadhaar Number or Personal PAN of the user(Authorized signatory of ITR)
4. For Aadhaar based registrations, a mobile number that is linked with the Aadhaar is required.
5. Documents such as CIN, PAN, DIPP, UAM, ITR details as per the constitution of the organization may be required for seller registration.
6. Address of the organization.
7. Bank account details of the organization
8. Active email id.

It should be noted that Aadhaar is no longer mandatory for seller registration and they have an option to use Personal PAN for Identity Verification while doing the seller registration. For sellers registering in MSE capacity, the portal provides an option to select an organisation as an MSE, subsequently, the MSE has to provide the Udyam Registration number and the mobile number or Aadhaar number linked with such registration.

How MSEs benefitted from GeM?

Since the government is required to mandatorily procure by the MSEs as per the policy, the registered MSEs on GeM certainly add up to their sales. The data suggest that presently there are 6,95,432 MSEs registered on GeM contributing 56% of the total order value on GeM

Womaniya – an initiative by GeM: The GeM portal is very active with certain initiatives exclusively focus on the development of MSEs of one such initiative is Womaniya <https://uat.gemorion.org/page/detail/27> , it is aligned with the government efforts of boosting women entrepreneurship by obligating 3% procurement by government bodies. The initiative facilitates women created products such as handicrafts and handloom, accessories, jute and coir products, bamboo products, organic foods, spices, home décor and office.

The Saras Collection:

It is yet another initiative led by GeM which facilitates procurement of products particularly handcrafted collection of handicrafts, handloom textiles, office décor, furnishings, accessories, event souvenirs, personal hygiene and care products. It ensures active participation through women entrepreneurs and micro-enterprises.

Our government is doing best to boost the MSME ecosystem & promoting the entrepreneurship, if you are planning to start a buisness or already have an entity/ startup get it registered under the MSME and be eligible to wide range of benefits that includes finance, market access, export facility, upgrading quality and technology and many more.

Below are the professional opportunities for chartered accountants (CAs) and other professionals in the Micro, Small, and Medium Enterprises (MSME) sector in India:

For Chartered Accountants (CAs)

- 1. Financial Consulting and Advisory:** Financial Planning: CAs can provide strategic financial planning services, helping MSMEs with budgeting, forecasting, and financial goal setting.
- 2. Investment Advisory:** Advising MSMEs on investment opportunities and capital structuring.

3. Compliance and Regulatory Services:

- a. Tax Compliance: Ensuring adherence to various tax regulations, including GST, income tax, and other local taxes.
- b. Audit Services: Conducting statutory and internal audits to ensure compliance with accounting standards and legal requirements.
- c. Regulatory Reporting: Preparing and filing compliance reports for various regulatory bodies.

4. Accounting Services:

- a. Bookkeeping: Maintaining accurate financial records and managing day-to-day accounting activities.
- b. Financial Statements Preparation: Preparing balance sheets, profit and loss statements, and other financial reports.

5. Risk Management:

- a. Internal Controls: Designing and implementing internal controls to prevent fraud and ensure operational efficiency.
- b. Risk Assessment: Evaluating financial risks and advising on mitigation strategies.

6. Management Consulting:

- a. Operational Efficiency: Analyzing business processes and recommending improvements to enhance efficiency and profitability.
- b. Business Valuation: Providing valuation services for mergers, acquisitions, or investment purposes.

7. Corporate Finance:

- a. Fundraising: Assisting in raising funds through equity, debt, or other financial instruments.
- b. Business Restructuring: Advising on business restructuring, including mergers, demergers, and other corporate changes.

For Other Professionals

1. Management Consultants:

- a. Strategic Planning: Helping MSMEs develop and implement strategic business plans to drive growth and efficiency.
- b. Process Optimization: Improving business processes and operational workflows.

2. Marketing and Sales Experts:

- a. Market Research: Conducting research to identify market trends, customer preferences, and competitive landscape.
- b. Digital Marketing: Developing and executing online marketing strategies, including social media, SEO, and content marketing.

3. Human Resources Professionals:

- a. Talent Acquisition: Recruiting and retaining talent, including creating job descriptions and conducting interviews.
- b. Employee Training: Designing and implementing training programs to enhance employee skills and productivity.

4. IT and Technology Specialists:

- a. IT Infrastructure: Setting up and maintaining IT systems and networks.
- b. Software Development: Developing customized software solutions to meet specific business needs.

5. Legal Advisors:

- a. Contract Management: Drafting and reviewing contracts and agreements.
- b. Compliance: Ensuring that the business adheres to legal and regulatory

requirements.

6. Supply Chain and Logistics Professionals:

- a. Procurement: Managing the procurement of goods and services to ensure cost-effectiveness and supply chain efficiency.
- b. Logistics Management: Overseeing the transportation, warehousing, and distribution of goods.

7. Business Development Managers:

- a. Partnerships: Identifying and establishing strategic partnerships and alliances.
- b. Market Expansion: Developing strategies for entering new markets and expanding the business footprint.

8. Financial Analysts:

- a. Financial Modeling: Creating financial models to support business decisions and investment analysis.
- b. Performance Analysis: Analyzing financial performance metrics and recommending improvements.

Each of these roles can play a crucial part in supporting the growth and sustainability of MSMEs in India, contributing to their overall success and competitiveness in the market.

Now let us explore the Opportunities for Creative Expansion and Economic Growth:

The MSME sector is crucial for India's economic progress, offering diverse opportunities for professionals and fostering innovation. By embracing creative strategies and leveraging technological advancements, MSMEs can continue to drive growth, create jobs, and contribute to a dynamic and resilient economy.

The MSME sector holds vast potential for creative expansion and economic advancement, let us find out how:

1. **Innovation and Technology Integration:** Embrace advanced technologies such as AI, IoT, and blockchain to enhance productivity and competitiveness. MSMEs can improve their productivity and stay competitive by using cutting-edge technologies like Artificial Intelligence (AI), the Internet of Things (IoT), and blockchain. For example, AI can help automate repetitive tasks, IoT can connect devices for better data collection, and blockchain can ensure secure transactions.
2. **Sector Diversification:** Explore new sectors and industries where MSMEs can innovate and create niche markets. By exploring new industries or creating niche markets, MSMEs can find new opportunities. For instance, a company specializing in traditional textiles might branch into eco-friendly materials or smart fabrics
3. **Sustainable Practices:** Adopt environmentally sustainable practices and green technologies to contribute to a circular economy and attract eco-conscious consumers. Adopting green technologies and sustainable practices can attract eco-conscious consumers. This could involve using renewable energy, reducing waste, or recycling materials. These practices not only help the environment but also often lead to cost savings
4. **Digital Transformation:** Leverage digital platforms and e-commerce to reach broader markets and enhance operational efficiency. Embracing digital tools and e-commerce platforms allows MSMEs to reach a larger audience. This can involve setting up an online store, using digital marketing strategies, or automating business processes to improve efficiency
5. **Public-Private Partnerships:** Collaborate with government initiatives and private investors to access funding and resources for scaling operations. Working with government programs and private investors can provide MSMEs with the necessary funding and resources to expand. These partnerships can offer financial support, training, and access to new markets.

Economic Impact:

Expanding the MSME sector creatively can drive significant economic growth by:

- A. **Creating Jobs:** As MSMEs grow, they generate jobs across various sectors and regions. This can help reduce unemployment and provide more career options for people by generating employment opportunities across various sectors and regions.
- B. **Boosting Exports:** Enhancing the competitiveness of MSME products in global

markets. Improved products and innovative solutions can make MSME products more competitive in international markets, increasing exports and bringing in foreign revenue.

- C. Stimulating Innovation: Encouraging research and development activities that lead to new products and services. Encouraging research and development can lead to the creation of new products and services. This drives progress and keeps the sector dynamic
- D. Regional Development: Promoting economic activities in underserved areas, reducing regional disparities. Expanding MSME activities in less developed regions helps balance economic growth across the country, reducing disparities between different areas

Few website to refer:

1. Ministry of Micro Small and Medium Enterprises www.msme.gov.in
2. Ministry of heavy industries and public enterprises:
3. Department of public enterprise www.dep.gov.in
4. Department of heavy industries www.dhi.nic.in

5. Ministry of commerce and industry :
6. Department of Commerce [function is to formulate, implement and monitor the Foreign Trade Policy (FTP)] www.commerce.gov.in
7. Department For Promotion of Industry and Internal Trade www.dipp.gov.in
8. World Economic Forum www.weforum.org
9. UN statistical commission <https://unstats.un.org/unsd/statcom>
10. UN industrial development organisation www.unido.org

More under ministry of MSME

11. Technology Development Fund programme by ministry of defence executed by DRDO [encourage participation by private/public industries especially MSMEs] www.tdf.drdo.gov.in
12. development commissioner, ministry of micro small and medium enterprises [provides wide spectrum of service to the MSME sector] www.dcmsme.gov.in
13. khadi and village industries commission [functions as to planning, promotion, organisation and implementation of programs for the development of Khadi and other village industries in the rural areas] www.kvic.gov.in
14. coir board www.coirboard.gov.in
15. the national institute for MSME an organisation of ministry of MSME, Government of India www.nimsme.gov.org
16. national small industries corporation the certified GOI enterprise under Ministry of MSME working to promote aid, foster development of MSME in country www.nsic.co.in
17. promoting market transformation for energy efficiency of MSMEs www.gef5eeslindia.org.in

18. mahatma Gandhi institute for rural industrialization a national institute under ministry of MSME, GOI www.mgiri.org
19. zero defect, zero effect addressing the quality and ecological needs of domestic and overseas customers, society, employees, partners, regulators, and investors. www.zed.org.in
20. government portal for udyam registration of MSME www.udyamregistration.gov.in
21. initiative my ministry of MSME www.mymsme.gov.in
22. delhi Mumbai industry corridor project www.dmicdc.com
23. small industries development bank of india www.sidbi.in
24. MSME Samadhaan- Delayed payment monitoring system www.samadhaan.msme.gov.in
25. MSME Samabandh www.samabandh.gov.in
26. MSME Data Bank www.msmedatabank.in

Under department of heavy industry

27. Samarth Udyog Bharat 4.0 initiative by department of heavy industry, ministry of heavy industry and public enterprise, government of india www.samarthudyogbharat-i40.in

Under department for promotion of industry and internal trade

28. startup india website www.startupindia.gov.in
29. www.indiainvestmentgrid.gov.in Department for promotion of industry and trade- Infrastructures projects undertaken by government
30. north east industrial development scheme www.ncog.gov.in

31. Ease of doing business www.dipp.gov.in
32. industrial information system <https://iis.ncog.gov.in/parks/login1>
33. industrial development scheme for himalayan state www.ncog.gov.in
34. make in india www.makeininida.com
35. digital india www.digitalindia.gov.in
36. AGNIi www.agnii.gov.in
37. ministry of statistical and programme implantation <https://mospi.gov.in>

various schemes under startup India:

38. Stand-Up India for Financing SC/ST and/or Women Entrepreneurs
<https://www.standupmitra.in/>
39. Single Point Registration Scheme <http://www.nsic.co.in/>
40. Dairy Entrepreneurship Development Scheme
<https://goo.gl/maps/ZWAHqTGiii92>
41. Revamped Scheme of Fund for Regeneration of Traditional Industries
(SFURTI) <https://sfurti.msme.gov.in/SFURTI/Home.aspx>
42. Assistance to Professional Bodies & Seminars/Symposia
<https://serbonline.in/SERB/HomePage>
43. Multiplier Grants Scheme <https://meity.gov.in>
44. Small Business Innovation Research Initiative (SBIRI)
<http://www.birac.nic.in/index.php>
45. Pradhan Mantri Mudra Yojana <https://www.mudra.org.in/ContactUs>
46. 4E (End to End Energy Efficiency) by Small Industries Development Bank of India (SIDBI) <https://sidbi.in/en>
47. Sustainable Finance Scheme by Small Industries Development Bank of India (SIDBI) <https://sidbi.in/en>

48. SIDBI MAKE IN INDIA SOFT LOAN FUND FOR MICRO SMALL AND MEDIUM ENTERPRISES (SMILE) <https://sidbi.in/en>
49. Promoting Innovations in Individuals, Start-ups and MSMEs (PRISM) by Department Of Science & Industrial Research <http://www.dsir.gov.in/index.html>
50. NewGen Innovation and Entrepreneurship Development Centre by Department Of Science & Technology (DST) <http://www.dsir.gov.in/index.html>
51. Enhancement of Competitiveness in the Indian Capital Goods Sector by dept of heavy industry <https://msme.gov.in/>
52. Bridge Loan Against Generation-Based Incentive (GBI) Claims by Indian Renewable Energy Development Agency (IREDA) <https://ireda.in>
53. Software Technology Park Scheme Under Ministry of Electronics and Information Technology <https://www.stpi.in/11011#maincontent>
54. Self Employment Lending Schemes- Credit Line 2-Term Loan Scheme <http://nmdfc.org/index1.aspx?lsid=190&lev=1&lid=144&langid=1>
55. Self Employment Lending Schemes- Credit Line - 1 - Micro Financing Scheme <http://nmdfc.org/index1.aspx?lsid=190&lev=1&lid=144&langid=1>
56. Self Employment Lending Schemes- Credit Line - 1 - Mahila Samridhi Yojana <http://nmdfc.org/index1.aspx?lsid=190&lev=1&lid=144&langid=1>
57. Credit Facilitation Through Bank <http://www.nsic.co.in/Corporate/ContactUs.aspx>
58. Raw Material Assistance Scheme by National Small Industries Corporation (Ministry of Micro, Small and Medium Enterprises) <http://www.nsic.co.in/Corporate/ContactUs.aspx>
59. Self employment and talent utilisation (SETU) <https://niti.gov.in/writereaddata/files/TeleDirectory1006>

60. Micro Exporters Policy (MEP) ECGC Ltd. (Ministry of Commerce & Industry)
<https://www.ecgc.in/contact-us/>
61. Export Development & Promotion of Spices by Spices Board (Ministry of Commerce & Industry) <http://www.indianspices.com>
62. Marketing Support/Assistance to MSMEs (Bar Code) under Ministry of Micro, Small and Medium Enterprises <http://www.dcmsme.gov.in/Contacts.htm>
63. Financial Support to MSMEs in ZED Certification Scheme under Ministry of Micro, Small and Medium Enterprises zed@qcin.org
64. The Samridhi Fund by small Industries Development Bank of India (SIDBI) http://www.sidbiventure.co.in/contact_us.html
65. Interest Subsidy Eligibility Certificate (ISEC) for Khadi Institutions by Ministry of Micro, Small and Medium Enterprises (KVIC) kvicecr@gmail.com
66. Rental for Warehousing by Ministry of Textile <http://texmin.nic.in/>
67. Capital Investment Subsidy Scheme under National Bamboo Mission <https://nbm.nic.in>
68. Equipment Finance (North Eastern Development Finance Corporation Ltd Schemes) by MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION <https://www.nedfi.com>
69. Micro Finance Scheme by (NEDFL Schemes) MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION <https://www.nedfi.com/>
70. Rupee Term Loan (RTL) by (NEDFL Schemes) MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION <https://www.nedfi.com/>

State and union territory wise subsidy website:

71. Andhra Pradesh www.ap.gov.in department of industry
www.apindustries.gov.in
72. Assam www.assam.gov.in department of industries www.industries.gov.in
73. Bihar department of industries www.industries.bih.nic.in
74. Chhattisgarh www.chattisgarh.nic.in
75. Goa www.goa.gov.in department of industries www.ditc.goa.gov.in
76. Gujarat www.gujratindia.gov.in department of industries www.imd-gujrat.gov.in
77. Haryana www.haryana.gov.in department of industries
www.haryanaindustries.in
78. Himachal Pradesh www.himachal.nic.in department of industries
www.emerginghimachal.hp.gov.in
79. Jharkhand www.jharkhand.gov.in www.jharkhandindustry.gov.in
80. Karnataka www.karnataka.gov.in www.karnatakaindustry.gov.in
81. Kerala www.kerala.gov.in www.industry.kerala.gov.in
82. Madhya Pradesh www.mp.gov.in department of industries
www.mpindustry.gov.in
83. Maharashtra www.maharashtra.gov.in www.industry.maharashtra.gov.in
84. Manipur www.manipura.nic.in www.dcimanipur.gov.in
85. Meghalaya www.meghalaya.gov.in www.megindustry.gov.in
86. Mizoram www.mizoram.gov.in www.industries.mizoram.gov.in
87. Nagaland www.nagaland.gov.in www.industry.nagaland.gov.in

88. Orissa www.odisha.gov.in www.industries.odish.gov.in
89. Punjab www.punjab.gov.in www.pbindustries.gov.in
90. Rajasthan www.rajasthan.gov.in www.industries.rajasthan.gov.in
91. Sikkim www.sikkim.gov.in www.sikkim.gov.in/departments/commerce-and-industries-department/district-industries
92. Tamil Nadu www.tn.gov.in www.indcom.tn.gov.in
93. Telangana www.telangana.gov.in www.industries.telangana.gov.in
94. Tripura www.tripura.gov.in www.industries.tripura.gov.in
95. Uttarakhand www.uk.gov.in www.doiuk.org
96. Uttarpradesh www.up.gov.in www.updi.in
97. West Bengal www.wb.gov.in www.wbidc.com
98. Andaman & nicorbar islands www.andaman.gov.in www.andswl.and.nic.in
99. www.chandigarh.gov.in www.chamberofchandigarhindustries.com
www.chandigarh.gov.in www.chamberofchandigarhindustries.com
Chandigarh
100. Dadar and nagar haveli and daman and diu www.dnh.nic.in
www.dnh.nic.in
101. Delhi www.delhi.gov.in www.industries.delhigovt.nic.in
- 102.
103. Jammu and Kashmir www.jk.gov.in www.jkindustriescommerce.nic.in
104. Ladakh www.ladakh.nic.in www.ladakh.nic.in

105. Lakshadweep www.lakshwadeep.gov.in
www.lakshwadeep.gov.in/department/
106. Puducherry www.puducherry-dt.gov.in; www.industry.py.gov.in

More websites related to startups:

1. www.startupindia.gov.in website by Ministry of commerce and trade
2. www.standupmitra.in list of all schemes by central and state governments
3. www.indiainvestmentgrid.gov.in The Government of India, Ministry of Commerce and trade, Department for promotion of industry and trade- Infrastructures projects undertaken by government
4. www.agnii.gov.in AGNIi – Accelerating Growth of New India’s Innovations – is a programme of the Office of the Principal Scientific Adviser to the Government of India, and a Mission under the Prime Minister's Science, Technology, and Innovation Advisory Council (PM-STIAC). AGNIi helps commercialise Indian technological innovation
5. www.makeinindia.com
6. www.investindia.gov.in
7. www.samadhaan.msme.gov.in
8. www.champions.gov.in Creation of harmonious application of Modern processes for increasing the output and national strength
9. www.digitalindia.gov.in
10. www.nsic.co.in
11. www.udyamimitra.in
12. www.skillindia.gov.in
13. www.sagarmala.gov.in

14. www.gem.gov.in (Online market place for
15. www.ivca.in (India private equity and venture capital Association)
16. www.mudra.org.in
17. www.cgtmse.in (UDAAN Credit guarantee Fund trust for micro and small enterprises)
18. www.msme.gov.in
19. www.enam.gov.in e national agriculture market
20. www.nsda.gov.in
21. www.ipindia.nic.in
22. www.dgft.gov.in
23. www.gst.gov.in
24. www.mca.gov.in
25. www.sezindia.nic.in
26. www.msdc.dac.gov.in
27. www.aim.gov.in Atal innovation mission
28. www.smartcities.gov.in
29. www.pmsvanidhi.mohua.gov.in
30. www.sambandh.msme.gov.in
31. www.msmedatabank.in
32. www.ncgfc.in

National Credit Guarantee Trustee Company Ltd [NCGTC] was set up by the Department of Financial Services, Ministry of Finance, Government of India to, inter alia, act as a common trustee company to manage and operate various credit guarantee trust funds.

33. www.msmemart.com

B2B Web Portal for MSMEs offering Infomediary Services which is a one-stop, one-window bouquet of aids that will provide information on business & technology and also exhibit the core competence of Indian MSMEs

34. www.scsthub.in The Hub supports existing SC/ST entrepreneurs and enterprises in technological upgradation and capacity building thereby enabling them to effectively participate in government. procurement process.

Websites related to export:

1. ministry of commerce and industry: www.commerce.gov.in
2. services export promotion council: www.servicesepec.org
3. indian trade portal: www.indiantradeportal.in
4. federation of indian export organisations (FIEO): www.fieo.org
5. indian institute of foreign trade (IIFT): www.tedu.iift.ac.in
6. indian institution of packaging (IIP): www.iip-in.com
7. export inspection council (EIC): u/s 3 of export (quality control and inspection) act, 1963
8. indian council of Arbitration: www.icaindia.co.in
9. india trade promotion organisation (ITPO): www.indiatradefair.com
10. chamber of commerce and industry: www.indian.chamber.org
11. federation of indian chamber of commerce & industry (FICCI): www.ficci.in
12. bureau of indian standards: www.bis.gov.in
13. marine products export development authority (MPEDA): www.mpeda.gov.in
14. india investment centre set up under ministry of finance GOI
15. directorate general of foreign trade (DGFT): www.dgft.gov.in
16. director general of commercial intelligence statistics (DGCIS): www.dgciskol.gov.in
17. Indian trade portal- www.indiantradeportal.in
18. Top 25 export markets of India & trade statistics
<https://www.indiantradeportal.in/vs.jsp?id=0,25,45,858,859>
19. Department for promotion of industry and internal trade- www.dipp.gov.in

20. Department of commerce- www.commerce.gov.in
21. Ministry of external affairs- www.mea.gov.in
22. World trade organisation DATA- www.data.wto.org
23. United Nations Conference on Trade and Development – www.unctad.org
24. Organisation of Petroleum exporting countries- www.OPEC.org
25. South Asian Association for Regional Cooperation www.SAARC.Sec.org
26. Association of Southeast Asian Nations www.ASEAN.org
27. European union- www.europa.eu
28. Eurasian economic union <http://eaeunion.org/>
29. Gulf Cooperation Council- www.gcc-sg.org
30. MERCOSUR- www.mercosur.int

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Thank you!