

Govt Schemes for MSME



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What is MSME (Micro Small & Medium Enterprise)



w.e.f 1st April 2025

Classification	Micro	Small	Medium
Investment in P&M	2.50 Cr	25 Cr	125 Cr
Turnover	10 Cr	100 Cr	500 Cr

Schemes from Ministry of MSME

1. Prime Minister Employment Generation Programme (PMEGP)

- Aims at generating Self Employment Opportunities
- Credit Linked
- Micro Units

Category	Manufacturing	Service Sector
Project Cost	50 Lakhs	20 Lakhs
Beneficiary Cont (Gen)	10 %	
Assistance	15% / 25%	
Beneficiary Cont (SC/ ST/OBC)	05%	
Assistance	25% / 35%	

Schemes from Ministry of MSME

2. Credit Guarantee Trust Fund for MSME (CGT SME)

- Credit Guarantees for Credit extended to MSME's
- Credit Fund Set up Jointly by Ministry of MSME & SIDBI in yr 2000
- Credit Guarantee for loan upto 10 Cr



Schemes from Ministry of MSME

3. MSME Champions Scheme

- Credit Linked Capital Subsidy & Technology Upgradation (CLCS – TUS)
- Holistic Approach to synergise - 3 Components :
 - MSME Sustainable (ZED)
 - MSME Innovative (Incubation, IPR, Design)
 - MSME Competitive (Lean)
 - Digital MSME (yet to be launched)

Schemes from Ministry of MSME

4. MSE Cluster Development Programme

- A. Common Facility Centre (CFC's) – Assistance of upto 70% for project Cost – 30 Cr
- B. Infrastructure Development – Assistance upto 60 % project cost – 15 Cr





Ministry of Food Processing Industries

➤ Pradhan Mantri Kisan Sampada Yojna (PMKSY)

- i. Integrated Cold Chain and value addition Infrastructure
- ii. Operations Green
- iii. Creation of Infrastructure for Agro Processing Cluster
- iv. Creation Expansion of Food Processing & Preservation Capacities

Ministry of Food Processing Industries



➤ Operational Framework

- i. Credit Linked
- ii. Front ended
- iii. Fresh Investment
- iv. Merits
- v. Processing



i. Integrated Cold Chain and value addition Infrastructure



- Scheme was launched in 2008
- Objective – Integrated cold chain Projects
- Eligible sectors – Non Horticulture (dairy, meat)
- Infrastructure –
 - a. Farm Level Infrastructure
 - b. Processing Centre
 - c. Distribution Hub
 - d. Refrigerated Vans(Min 3 components with a & b Compulsory)
- Grant @ 35% / 50% max Upto 10 cr.

ii. Operations Green



- Scheme was Launched in 2018
- Objective
 - Value Addition infrastructure for F&V
- Eligible Sectors
 - Fruits & Vegetable (22 Crops)
- Infrastructure
 - i. Integrated Value Chain Development Project
 - Formation of FPO/Training / Workshop for FPO
 - Post Harvest Processing
 - Agri Logistics
 - Marketing Infrastructure
 - ii. Stand Alone Post Harvest Infrastructure
 - Primary Post Harvest Processing (farm Level)
 - Post Harvest Processing Infrastructure
- **Grant @ 35%/ 50% max upto 10 Cr.**

iii. Creation of Infrastructure for Agro Processing Cluster



- Launched in 2016
- Objective
 - Mini Food park with strong eco system for processing industries
- Infrastructure
 - Basic Enabling Infrastructure (Like Road, Drainage, Electricity etc)
 - Core Infrastructure (Like , Cold Storage, IQF, Godowns etc)
- Grant @ 35% / 50% max upto 10 Cr

iv. Creation Expansion of Food Processing & Preservation Capacities



- Launched in 2016
- Objective – Setup/ Expansion Modern technology processing infrastructure
- Eligible Sector – All Food Processing (Thrust on Perishables)
- Infrastructure – Integrated Processing & Storage
- **Grant @ 35% / 50% Max upto 5 cr**



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MINISTRY OF
**AGRICULTURE AND
FARMERS WELFARE**

Ministry of Agriculture & Farmer Welfare

- Mission of integrated development of Horticulture (MIDH)
 - i. National Horticulture Board
 - ii. National Horticulture Mission (NHM)
- National Agriculture Infra Financing Facility (AIF)



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➤ Operational Frame work

- i. Credit Linked
- ii. Back ended
- iii. New Projects

i. National Horticulture Board (NHB)



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- Capital Subsidy
- Credit Linked – Back Ended
- Construction/ expansion/ modernisation of cold storage
- For capacities from 5000 to 20000 MT
- Grant @ 35% / 50%

ii. National Horticulture Mission (NHM)



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- Objective - Mobilize investments in Agriculture infrastructure
- Eligibility - Post Harvest management project (Warehouse, Cold Storage)
- Assistance - 3% Interest Subvention
- Credit Guarantee
- For loan up to 2 cr
- Maximum 7 years (including Moratorium)
- Policy Period : Upton 2032-33

Other Incentives / Benefits

- Incentives from State Governments
 - I. PSI- 2019
 - II. Mukhya Mantri Ann Prakrriya Yojna
- Recognised as Priority Sector by RBI

Small in Size, Giant in Contribution – Saluting MSMEs of India



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