MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

DEMAND NO. 68

Ministry of Micro, Small and Medium Enterprises

(In ₹ crores)

	Actual 2024-2025			Budget 2025-2026			Revised 2025-2026			Budget 2026-2027		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Gross	9112.42	587.92	9700.34	22452.42	715.73	23168.15	11180.32	915.66	12095.98	22647.26	1919.01	24566.27
Recoveries	*-1469.37*	*...*	*-1469.37*	*...*	*...*	*...*	*...*	*...*	*...*	*...*	*...*	*...*
Receipts	*...*	*...*	*...*	*...*	*...*	*...*	*...*	*...*	*...*	*...*	*...*	*...*
Net	**7643.05**	**587.92**	**8230.97**	**22452.42**	**715.73**	**23168.15**	**11180.32**	**915.66**	**12095.98**	**22647.26**	**1919.01**	**24566.27**
A. The Budget allocations, net of recoveries, are given below:												
CENTRE'S EXPENDITURE												
Establishment Expenditure of the Centre												
1. Secretariat	35.62	...	35.62	35.53	...	35.53	48.63	...	48.63	46.36	...	46.36
	-0.04	...	-0.04	...	...	...	...	...	...	...	...	...
Net	*35.58*	*...*	*35.58*	*35.53*	*...*	*35.53*	*48.63*	*...*	*48.63*	*46.36*	*...*	*46.36*
2. Development Commissioner (MSME)	187.38	12.92	200.30	200.48	15.73	216.21	188.17	15.66	203.83	200.06	18.51	218.57
Total-Establishment Expenditure of the Centre	**222.96**	**12.92**	**235.88**	**236.01**	**15.73**	**251.74**	**236.80**	**15.66**	**252.46**	**246.42**	**18.51**	**264.93**
Central Sector Schemes/Projects												
Development of Khadi, Village and Coir Industries												
3. Scheme for Fund for Regeneration of Traditional Industries (SFURTI)	0.08	...	0.08	362.00	...	362.00	140.00	...	140.00	197.49	...	197.49
4. Coir Vikas Yojana	74.48	...	74.48	104.39	...	104.39	95.00	...	95.00	106.00	...	106.00
5. Khadi Gramodyog Vikas Yojana												
5.01 Khadi Grant (KG)	365.74	...	365.74	464.00	...	464.00	354.82	...	354.82	425.60	0.50	426.10
5.02 Khadi Vikas Yojana	423.02	...	423.02	541.77	...	541.77	446.98	...	446.98	581.28	...	581.28
5.03 Gramodyog Vikas Yojana	53.78	...	53.78	60.00	...	60.00	68.24	...	68.24	87.13	...	87.13
Total- Khadi Gramodyog Vikas Yojana	*842.54*	*...*	*842.54*	*1065.77*	*...*	*1065.77*	*870.04*	*...*	*870.04*	*1094.01*	*0.50*	*1094.51*
Total-Development of Khadi, Village and Coir Industries	**917.10**	**...**	**917.10**	**1532.16**	**...**	**1532.16**	**1105.04**	**...**	**1105.04**	**1397.50**	**0.50**	**1398.00**
Technology Upgradation and Quality Certification												
6. ASPIRE (Promotion of Innovation, Rural Industry and Entrepreneurship)	7.55	...	7.55	20.00	...	20.00	9.00	...	9.00	0.01	...	0.01
7. MSME Champions Scheme	51.54	...	51.54	54.72	...	54.72	54.72	...	54.72	54.72	...	54.72
Total-Technology Upgradation and Quality Certification	**59.09**	**...**	**59.09**	**74.72**	**...**	**74.72**	**63.72**	**...**	**63.72**	**54.73**	**...**	**54.73**
Prime Minister Employment Generation Programme (PMEGP) and Other Credit Support Schemes												

(In ₹ crores)

	Actual 2024-2025			Budget 2025-2026			Revised 2025-2026			Budget 2026-2027		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
8. Prime Minister Employment Generation Programme (PMEGP)	2277.00	...	2277.00	2954.42	...	2954.42	2548.66	...	2548.66	4500.00	...	4500.00
9. Credit Support Programme	...	...	...	...	...	...	...	...	...	0.01	...	0.01
10. Guarantee Emergency Credit Line (GECL) facility to eligible MSME borrowers	...	...	...	9000.00	...	9000.00	...	...	...	9000.00	...	9000.00
Total-Prime Minister Employment Generation Programme (PMEGP) and Other Credit Support Schemes	**2277.00**	**...**	**2277.00**	**11954.42**	**...**	**11954.42**	**2548.66**	**...**	**2548.66**	**13500.01**	**...**	**13500.01**
11. Credit Linked Capital Subsidy (CLCS)	...	...	...	...	...	...	0.04	...	0.04	0.01	...	0.01
Market Promotion Scheme												
12. Procurement and Marketing Support Scheme	61.73	...	61.73	65.00	...	65.00	65.00	...	65.00	65.00	...	65.00
13. Studies, Publicity & International Cooperation (SPIC)	26.56	...	26.56	27.00	...	27.00	30.02	...	30.02	45.00	...	45.00
Enterpreneurship and Skill Development												
14. Assistance to Training Institutions	24.50	...	24.50	40.00	...	40.00	55.00	...	55.00	90.00	...	90.00
15. Fund of Funds	...	575.00	575.00	...	700.00	700.00	...	900.00	900.00	...	1900.00	1900.00
16. Entrepreneurship cum Skill Development Programme (ESDP)	73.79	...	73.79	96.00	...	96.00	95.70	...	95.70	96.00	...	96.00
Total-Enterpreneurship and Skill Development	**98.29**	**575.00**	**673.29**	**136.00**	**700.00**	**836.00**	**150.70**	**900.00**	**1050.70**	**186.00**	**1900.00**	**2086.00**
Infrastructure Development Programme												
17. Establishment of New Technology Centres	37.45	...	37.45	591.00	...	591.00	150.00	...	150.00	531.20	...	531.20
18. Technology Centre Systems Programme (TCSP) EAP	161.06	...	161.06	400.00	...	400.00	228.50	...	228.50	417.84	...	417.84
19. Raising and Accelerating MSME Performance - RAMP	662.34	...	662.34	1500.00	...	1500.00	1468.00	...	1468.00	1500.00	...	1500.00
20. Micro and Small Enterprise-Cluster Development Programme (MSE-CDP)	290.11	...	290.11	410.00	...	410.00	320.00	...	320.00	410.00	...	410.00
21. Tool Rooms & Technical Institutions (TR/TIs)	139.73	...	139.73	160.00	...	160.00	181.22	...	181.22	177.00	...	177.00
22. Promotion of MSMEs in NER and Sikkim	49.57	...	49.57	95.00	...	95.00	90.00	...	90.00	95.00	...	95.00
Total-Infrastructure Development Programme	**1340.26**	**...**	**1340.26**	**3156.00**	**...**	**3156.00**	**2437.72**	**...**	**2437.72**	**3131.04**	**...**	**3131.04**
Research and Evaluation Studies												
23. National Schedule Caste/Schedule Tribe Hub Centre	99.90	...	99.90	151.21	...	151.21	100.00	...	100.00	115.00	...	115.00
24. PM Vishwakarma	3993.10	...	3993.10	5100.00	...	5100.00	4400.00	...	4400.00	3860.89	...	3860.89
25. Actual Recoveries	-1469.33	...	-1469.33	...	...	...	...	...	...	...	...	...
Total-Central Sector Schemes/Projects	**7403.70**	**575.00**	**7978.70**	**22196.51**	**700.00**	**22896.51**	**10900.90**	**900.00**	**11800.90**	**22355.18**	**1900.50**	**24255.68**
Other Central Sector Expenditure												
Autonomous Bodies												
26. Mahatma Gandhi Institute for Rural Industrialisation.	16.39	...	16.39	19.90	...	19.90	42.62	...	42.62	45.66	...	45.66
Grand Total	***7643.05***	***587.92***	***8230.97***	***22452.42***	***715.73***	***23168.15***	***11180.32***	***915.66***	***12095.98***	***22647.26***	***1919.01***	***24566.27***
B. Developmental Heads												

(In ₹ crores)

	Actual 2024-2025			Budget 2025-2026			Revised 2025-2026			Budget 2026-2027		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Economic Services												
1. Village and Small Industries	7607.47	...	7607.47	20196.81	...	20196.81	10073.78	...	10073.78	20296.97	...	20296.97
2. Secretariat-Economic Services	35.58	...	35.58	35.53	...	35.53	48.63	...	48.63	46.36	...	46.36
3. Capital Outlay on Village and Small Industries	...	587.92	587.92	...	645.73	645.73	...	786.66	786.66	...	1818.51	1818.51
4. Loans for Village and Small Industries	...	...	...	...	...	...	...	...	...	...	0.50	0.50
Total-Economic Services	**7643.05**	**587.92**	**8230.97**	**20232.34**	**645.73**	**20878.07**	**10122.41**	**786.66**	**10909.07**	**20343.33**	**1819.01**	**22162.34**
Others												
5. North Eastern Areas	...	...	...	2220.08	...	2220.08	1057.91	...	1057.91	2303.93	...	2303.93
6. Capital Outlay on North Eastern Areas	...	...	...	...	70.00	70.00	...	129.00	129.00	...	100.00	100.00
Total-Others	**...**	**...**	**...**	**2220.08**	**70.00**	**2290.08**	**1057.91**	**129.00**	**1186.91**	**2303.93**	**100.00**	**2403.93**
Grand Total	**7643.05**	**587.92**	**8230.97**	**22452.42**	**715.73**	**23168.15**	**11180.32**	**915.66**	**12095.98**	**22647.26**	**1919.01**	**24566.27**

	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total
C. Investment in Public Enterprises												
1. National Small Industries Corporation	...	225.26	225.26	...	270.00	270.00	...	230.00	230.00	...	270.00	270.00
Total	**...**	**225.26**	**225.26**	**...**	**270.00**	**270.00**	**...**	**230.00**	**230.00**	**...**	**270.00**	**270.00**

1. **Secretariat:** Provides for establishment-related expenses, salaries, allowances, contingent, domestic /Foreign Travel, repair, hospitality, etc. for the Ministry of Micro, Small and Medium Enterprises.

2. **Development Commissioner (MSME):** The office of Development Commissioner (MSME) is an attached department of the Ministry of MSME which looks after several aspects relating to formulation, coordination and monitoring of policies and programmes for promotion and development of Micro, Small and Medium Enterprises in the country. Budget Provision is for establishment related expenses of Secretariat, M/o MSME, Development commissioner (MSME), MSME-DFOs and MSME-TCs.

3. **Scheme for Fund for Regeneration of Traditional Industries (SFURTI):** The Scheme aims to organize traditional industries and artisans into collectives and add value to their products, thereby providing them with increased and sustainable income. Artisans are provided financial assistance for setting up of common facility centers, procurement of new machineries and raw materials, capacity building, marketing and design related interventions etc under the Scheme. Major sectors covered under the Scheme include handicrafts, textiles, agro processing, honey, bamboo etc.

4. **Coir Vikas Yojana:** Coir Board implements the umbrella Scheme Coir Vikas Yojana (CVY) formulated with the objective of overall and sustainable development of coir industry in India. The interventions under CVY envisage a wide range of activities such as Research & Development, Skill development of artisans, Women empowerment through modernization, Up-gradation and Establishing new units, promoting the domestic as well as export market and providing of trade & industry related functional support services.

5.01. **Khadi Grant (KG):** Khadi Gramodyog Vikas Yojana - Khadi and Village Industries sectors had various independent schemes, developed to meet the needs of KVI sector in the past. In 2019, all the existing KVI schemes/sub-schemes/components were merged, and brought under one umbrella scheme namely Khadi and Gramodyog Vikas Yojana (KGVY). Khadi Grant covers all the establishment expenses of the Officers /Staff members of the KVIC.

5.02. **Khadi Vikas Yojana:** Khadi Vikas Yojana (KVY) scheme is for promotion and development of Khadi sector.

5.03. **Gramodyog Vikas Yojana:** Under sub scheme Gramodyog Vikas Yojana (GVY), Promotion and development of the village industries through common facilities, Technological modernization, training etc. other support and services for promotion of village Industries are implemented.

6. **ASPIRE (Promotion of Innovation, Rural Industry and Entrepreneurship):** A scheme to accelerate entrepreneurship and to promote start-ups for innovation and entrepreneurship in agro rural industry. The scheme was launched with three main components with focus on setting up of: (a) Livelihood Business Incubation Centre (LBI), (b) Technology Business Incubation Centre (TBI) and (c) Fund of Funds (FoF) under SIDBI.

7. **MSME Champions Scheme:** This scheme is a holistic approach to unify, synergize, and converge various schemes and Interventions with a purpose of picking up enterprises and modernizing their processes, reducing wastages, and sharpening their business competitiveness. There are 3 components under the MSME Champions scheme namely, MSME Sustainable (ZED), MSME Competitive (Lean), MSME Innovative (Incubation, Design & IPR).

8. **Prime Minister Employment Generation Programme (PMEGP):** PMEGP is a credit linked subsidy scheme launched in FY 2008-09 through merger of the erstwhile schemes of Prime Minister s Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP). The scheme aims to generate employment by promoting micro-enterprises in the non-farm sector, particularly for traditional artisans and unemployed youth through subsidy and financial assistance.

9. **Credit Support Programme:** Under this scheme, guarantee cover is provided for collateral free credit facility extended by Member Lending Institutions (MLIs) to new as well as existing Micro and Small Enterprises (MSEs). The ceiling for guarantee coverage has been enhanced from ₹ 5 crore to ₹ 10 crore effective from 01.04.2025.

10. **Guarantee Emergency Credit Line (GECL) facility to eligible MSME borrowers:** As part of the Aatma Nirbhar Bharat Abhiyaan, Emergency Credit Line Guarantee Scheme(ECLGS) was launched by GoI to support eligible MSMEs and other business enterprises to meet their operational liabilities and resume businesses in view of the distress caused by the COVID- 19 crisis. This scheme covers all the sectors of the economy. Under this, 100% guarantee is provided to Member Lending Institutions (MLIs) in respect of the credit facility extended by them to eligible borrowers. The ECLGS is implemented by Department of Financial Services (DFS), Ministry of Finance.

11. **Credit Linked Capital Subsidy (CLCS):** The objective of CLCS was to facilitate technology to MSEs through institutional finance for induction of well established and proven technologies in the specific sub-sector / products. Under this scheme subsidy of 15% on institutional credit up to ₹ 1.0 crore (i.e. a subsidy cap of Rs 15.00 lakh) was extended to MSEs for identified sectors/sub-sectors/technologies. For SC/ST category, women entrepreneurs and entrepreneurs from Special Areas subsidy has also been made admissible for investment in acquisition/replacement of plant & machinery/equipment & technology up-gradation of any kind.

12. **Procurement and Marketing Support Scheme:** The Scheme aims at promoting new market access initiatives like organizing/ participation in National / International Trade Fairs / Exhibitions / MSME Expo. etc held across the country. The scheme also focuses on awareness and educate the MSMEs about importance / methods / process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international /national trade and other topics relevant for market access developments.

13. **Studies, Publicity & International Cooperation (SPIC):** This scheme is formed by merging of schemes: International Cooperation Scheme, Information Education and Communication (IEC), Survey, Studies and Policy Research and National Award & National Board Schemes. Its objectives are publicity to generate awareness of schemes, survey and Research to understand challenges faced by MSME sector.

14. **Assistance to Training Institutions:** The scheme provides for financial assistance in the form of grant- in-aid for:- (i) Infrastructure support to training institutions of Ministry of MSME, existing State Level Entrepreneurship Development Institutes (EDIs) and State Government owned training Institutes located in NER & Eastern Region, for creation or strengthening/expansion of their training infrastructure for training activities in the field of MSME and to impart training on skill development in these institutes.

15. **Fund of Funds:** Fund of Funds/ Self Reliant India(SRI) Fund was introduced to infuse ₹ 50,000 crore as equity funding in those MSMEs which have the potential and viability to grow and become large units. Under this scheme, total size of fund of ₹ 50,000 Crore has a provision of ₹10,000 Crore from Government of India and ₹40,000 Crore through Private Equity / Venture Capital funds. This initiative is aimed at providing growth capital to the deserving and eligible units of MSME sector. Additional provision of ₹ 1000 crore in BE 2026-27 to continue support to micro enterprises and maintain their access to risk capital.

16. **Entrepreneurship cum Skill Development Programme (ESDP):** The objective of the Entrepreneurship and Skill Development Programme (ESDP) scheme of the Ministry of Micro, Small and Medium Enterprises is to motivate youth representing different sections of the society including SC/ST/Women, Differently abled, Ex- servicemen and BPL persons to consider self-employment or entrepreneurship as one of the career options. The main objective is to promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.

17. **Establishment of New Technology Centres:** The scheme aims to enhance the outreach of Technology Centres of Ministry throughout the country by establishing 20 new Technology Centres and 100 new Extension Centres.

18. **Technology Centre Systems Programme (TCSP) EAP:** To expand and upgrade the network of Technology Centres in the country, Ministry of MSME is implementing Technology Centre Systems Programme (TCSP) with World Bank assistance at an estimated cost of Rs 2402 Crores. Under TCSP, 15 new Technology Centre (TCs) are being established along with the upgradation of existing TCs across the country.

19. **Raising and Accelerating MSME Performance - RAMP:** RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSMEs to market, finance and technology upgradation by promoting technology upgradation, innovation, digitization, market access, credit, greening initiatives, etc through active participation of the State Governments. In addition, four new sub schemes have been designed and launched under the RAMP Programme. These are (i) MSE Green Investment and Financing for Transformation Scheme (MSE GIFT Scheme); (ii) MSE Scheme for Promotion and Investment in Circular Economy (MSE SPICE Scheme); (iii) MSE Scheme of Online Dispute Resolution (ODR) for Delayed payments; and (iv) MSME Trade Enablement & Marketing (MSME TEAM) Initiative.

20. **Micro and Small Enterprise-Cluster Development Programme (MSE-CDP):** Development Commissioner (MSME), Ministry of MSME, operates a scheme viz. MSE- Cluster Development Programme.Under this scheme, Common Facility Centers (CFCs) are set up and support is given for setting up of new Industrial Infrastructure Development Projects (e.g. Industrial Estates) and up-gradation of existing industrial estates.

21. **Tool Rooms & Technical Institutions (TR/TIs):** Tool Rooms & Technical Institutions have been providing technology support services to MSMEs and also conducting technical training programmes for providing skilled manpower to industries. The budget provides funds for release of grant-in-aid to the Institutions for procurement of Machinery & Equipment of latest technology including upgradation of civil infrastructure and also for meeting cash deficit, if any. The training fee is reimbursed by Government out of the provisions made for DAPSC/ DAPST minor head.

22. **Promotion of MSMEs in NER and Sikkim:** The Promotion of MSMEs in NER and Sikkim scheme is fully dedicated for development of MSMEs of North Eastern Region and Sikkim. The Scheme provides financial assistance to State Governments for augmenting infrastructure for enhancing the productivity and competitiveness as well as capacity building of MSMEs through setting up of new and modernization of existing Mini Technology Centers, development of new and existing Industrial Estates and development of Tourism Sector.

23. **National Schedule Caste/Schedule Tribe Hub Centre:** National Schedule Caste and Schedule Tribe Hub (NSSH) Scheme aims at capacity enhancement of SC/ST entrepreneurs and promoting

entrepreneurship culture amongst the SC/ST population. The Scheme is empowering the SC/ST population to participate in the public procurement process and fulfil the mandated target of 4% procurement from SC/ST enterprises under Public Procurement Policy by the Ministries, Departments and CPSEs. This scheme is being implemented by National Small Industries Corporation (NSIC), a CPSE under the Ministry of MSME.

24. **PM Vishwakarma:** PM Vishwakarma is a Central Sector Scheme which aims to strengthen and nurture the Guru-Shishya parampara or family-based practice of traditional skills by artisans and craftspeople working with their hands and tools. The scheme also aims at improving the quality, as well as the reach of products and services of artisans and craftspeople and to ensure that the Vishwakarmas are integrated with the domestic and global value chains. Under PM Vishwakarma scheme, the artisans and craftspeople will be provided recognition through PM Vishwakarma certificate and ID card, Credit Support upto Rs 1 lakh (First Tranche) and Rs 2 lakh (Second Tranche) at a concessional interest rate of 5%, Skill Upgradation, Toolkit Incentive, Incentive for Digital Transactions and Marketing Support.

26. **Mahatma Gandhi Institute for Rural Industrialisation.:** This is an autonomous body under the administrative control of the Ministry of MSME, established in 2001 by revamping the Jamnalal Bajaj Central Research Institute, Wardha. The objective of MGIRI is to accelerate the process of rural industrialization in the country along the lines of Gandhian vision of sustainable and self-reliant village economy and to provide science and technology support to upgrade products of rural industry so that they gain wide acceptability in local and global markets.