

# Classification of MSME Enterprises

## MICRO ENTERPRISES

- Investment in P&M or Equipment Not more than **Rs. 2.5 crore**
- Turnover Not more than **Rs. 10 crore**

## SMALL ENTERPRISES

- Investment in P&M or Equipment Not more than **Rs. 25 crore**
- Turnover Not more than **Rs. 100 crore**

## MEDIUM ENTERPRISES

- Investment in P&M or Equipment Not more than **Rs. 125 crore**
- Turnover Not more than **Rs. 500 crore**

**\*BOTH (COMPOSITE) CONDITIONS TO BE FULFILED**

# MSME- UDYAM REGISTRATION

- **REQUIRED:** a) No document to upload  
b) only aadhaar no. of Prop., Partner, Authorized Signatory of company/trust/karta(HUF) required
- **All existing enterprises regd. under EM-Part II or UAM shall register again on UDYAM REGISTRATION PORTAL.**
- **INCLUDE:** Enterprise may file any number of activities including manufacturing, services or trading may be specified or added  
**one UDYAM REGISTRATION**  
  
**(Not to file more than one UDYAM REGISTRATION)**  
**(e.g. one enterprise can't file registration for manufacturing , services & trading separately)**

# Benefits of MSMEs Registration

- Cheaper bank loans as interest rates are lower by 1% to 1.5%
- There are various tax rebate and Govt. Incentives offered to MSMEs
- Many govt. tenders are only opened to MSME industries
- Easy access to debt credit
- MSME are given preference for govt license and certification

# PMEGP SCHEME

**Related scheme :Prime Minister's Employment Generation Programme (PMEGP)**

## Scheme Activity:

National Level : Khadi and Village Industries Commission (KVIC)

- ▶ State Level : KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks.

## Nature of assistance

- ▶ Maximum cost of the project/unit admissible in manufacturing sector is Rs.50 lakhs and in business/service sector is Rs.20 lakhs.
- ▶ Total project cost will be provided by the banks as term loan and working capital.

Area		Urban	Rural
General category	10%	15%	25%
Special (SC/ST/OBC/etc)	05%	25%	35%

# PMEGP SCHEME

## Related scheme :Prime Minister's Employment Generation Programme (PMEGP)

### Who Can Apply

- ▶ above 18 years of age can apply.
- ▶ The beneficiary must have passed at least VIII standard for projects costing above Rs.10 lakh in the manufacturing sector, and above Rs.5 lakh in the business/service sector.
- ▶ Only new projects are considered for sanction under PMEGP.
- ▶ Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible
- ▶ Existing units (under PMRY, REGP or any other scheme of Government of India or State Government) and units that have already availed Government subsidy under any other scheme of Government of India or State Government are not eligible.

### How to apply

The State/Divisional Directors of KVIC in consultation with KVIB and Director of Industries of the respective states (for DICs)

## 2nd Loan for up-gradation of the existing PMEGP/REGP/ MUDRA units



- With an objective to assist existing units for expansion and upgradation, the scheme provides financial assistance to successful/well performing units.

### Key Benefits:



- Maximum subsidy would be 15% of the project cost (20% for NER and Hill States) of upto Rs. 1 Crore. The balance amount of the total project cost is provided by Banks as term loan.



### Scheme applicable for:

- Existing well performing PMEGP/REGP/MUDRA units

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