



# MSME UPDATES

## Quarterly e-Newsletter

March 2025



### Composition of Committee on MSME & Startup, ICAI

#### Chairman

CA. Gyan Chandra Misra

#### Vice-Chairman

CA. Arpit Kabra

#### Members

CA. Charanjot Singh Nanda,  
President (Ex-officio)

CA. Prasanna Kumar D,  
Vice-President (Ex-officio)

CA. Vishnu Kumar Agarwal

CA. Jay Ajit Chhaira

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CA. Chandrashekhar Vasant Chitale

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CA. Umesh Sharma

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CA. Sridhar Muppala

CA. Sripriya Kumar

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CA. Satish Kumar Gupta

CA. Pankaj Shah

CA. Hans Raj Chugh

CA. Pramod Jain

CA. (Dr.) Sanjeev Kumar Singhal

#### Secretary to the Committee

CA Shanu Goel



## Message from Chairman and Vice-Chairman



**CA. Gyan Chandra Misra**  
Chairman



**CA. Arpit Kabra**  
Vice-Chairman

### Committee on MSME & Startup, ICAI

Committee on MSME & Startup, ICAI is pleased to present this edition of the MSME Updates Newsletter as we step into 2025, a year that holds great promise for the MSME and startup sectors. The Committee on MSME & Startup, ICAI, remains unwavering in its commitment to empowering and handholding MSMEs across the country, particularly in the mufassil areas, where the need for support is often most critical. Our role as a catalyst for growth at the grassroots level continues to be a driving force behind many of our initiatives.

ICAI has always been at the forefront of addressing the challenges faced by MSMEs. We recognize the importance of providing timely solutions to problems faced by MSMEs, especially those in remote areas, and our mission is to ensure that we are not just a resource for knowledge but also an accessible support system for these businesses. Through a combination of innovative programs, outreach efforts, and localized support, we are working tirelessly to reach every corner of the nation and help MSMEs thrive.

In this quarter, the Committee has rolled out several key initiatives that will further strengthen the MSME ecosystem. One such initiative is the MSME Booklet: "A Bird's Eye View of Micro, Small & Medium Enterprises (MSMEs) and Small & Medium Practitioners in the Indian Economy" Certificate Course on MSME, which provides insightful perspectives on the vital role that MSMEs and Small & Medium Practitioners (SMPs) play in shaping the Indian economy.

Additionally, the ICAI MSME Portal has provided stakeholders with a centralized platform offering detailed information on various government schemes. This, alongside the ICAI MSME Pathshala Series, has created avenues for professionals to stay updated on industry trends, government policies, and best practices. The Certificate Course on MSME has already benefited approximately 1,900 participants across 19 batches. The Committee will continue conducting these courses to support stakeholders at large and help foster the growth and development of MSMEs across the country. These initiatives underscore Committee's commitment to ensuring that our members are always equipped with the latest knowledge and tools to help MSMEs succeed.

Committee is also launching Monthly Online Quiz for Knowledge Enhancement, which aims to engage users and make learning about MSMEs and startups more interactive. This initiative is designed to broaden the reach of knowledge-sharing and encourage participation from a larger audience.

Looking ahead, the Budget 2025 presents several provisions that will play a key role in advancing MSME growth. With enhanced credit access, new financial support schemes, and targeted assistance for marginalized entrepreneurs, the Budget lays a strong foundation for innovation and resilience within the sector. As part of the MSME Pathshala Series, the Committee conducted two important webinars on 7th February 2025 and 21st March 2025 to discuss the key highlights of Budget 2025 from MSME perspective.

We invite our members to actively contribute to the continued growth of the MSME and startup ecosystem in India. Your valuable insights and suggestions are crucial in shaping the initiatives and strategies that will support the future of these critical sectors.

Together, we can continue to make a meaningful impact on the MSME landscape and support businesses at every level, from urban centers to the remotest regions of the country.

## Activities of the Committee on MSME & Startup, ICAI

The Committee has undertaken several significant activities to enhance professional development and knowledge sharing within the MSME & Startup Ecosystem. These activities include the following:

### 01 Global Investors Summit (GIS) 2025

The Committee on MSME & Startup, ICAI participated in the Global Investors Summit (GIS) 2025 held at Rashtriya Manav Sangrahalaya, Bhopal through ICAI pavilion on 24th & 25th February 2025. The summit was attended by over 10,000 delegates, making it a significant platform for global investors, industrialists, and experts to engage in discussions on emerging markets, trends, and investment opportunities in Madhya Pradesh. Organized by the Department of Industrial Policy and Investment Promotion, Government of Madhya Pradesh, the event provided ICAI with an opportunity to showcase its contributions in the fields of International Trade, Accounting, and capacity building initiative for MSMEs and Startups. The ICAI Pavilion was located near to the MP MSME Pavilion, ensuring high visibility and relevance to the key themes of MSME development and entrepreneurship. The focus of ICAI's pavilion included demonstrating ICAI's active role in fostering entrepreneurship in the MSME sector.



### 02 Publication released by Committee on MSME & Startup

The MSME Booklet: **“A Bird’s Eye View of Micro, Small & Medium Enterprises (MSMEs) and Small & Medium Practitioners in the Indian Economy”** provides insightful perspectives on the vital role that MSMEs and Small & Medium Practitioners (SMPs) play in shaping the Indian economy. It covers key trends, challenges, and opportunities within the MSME sector, providing members with valuable knowledge to enhance their professional practice and contribute to the growth of these crucial sectors.

For online order, successfully register on the Centralised Dispatch System(CDS) portal of ICAI and place your order against payment on <https://cds.icai.org>

### 03 ICAI MSME Portal: Empowering Stakeholders with Government Schemes and Insights

The ICAI MSME Portal is a dedicated platform offering a wide range of features and valuable insights for stakeholders within the MSME ecosystem. It provides detailed information on various Central and State Government Schemes, including those from Chhattisgarh, Madhya Pradesh, Uttar Pradesh, Odisha, Uttarakhand, Haryana, and many other regions. For a comprehensive overview of updated schemes, visit <https://msme.icai.org/schemes>.

### 04 Certificate Course on MSME

The Committee has been actively conducting Certificate Course on MSME & Startup to enhance the knowledge and skills of members in the fields of MSMEs and Startups. These courses aim to provide practical insights, policy understanding, and strategic guidance to ICAI members who wish to contribute to the MSME and Startup ecosystems. So far, the Committee has successfully conducted 19 batches of the Certificate Course on MSMEs, with approximately 1,900 participants. For further batches of Certificate course of MSME, please keep updated yourself at <https://msme.icai.org>

## 05 ICAI MSME Pathshala Series

The MSME Pathshala Series is a dedicated initiative aimed at empowering professionals with in-depth knowledge of the MSME sector. It covers critical aspects such as policies, financial frameworks, and growth opportunities. The series is conducted regularly, ensuring continuous learning and engagement for participants. Considering the value and positive feedback received, Committee continues the MSME Pathshala Series to ensure that professionals remain updated with the latest industry developments, government initiatives, and best practices in the MSME ecosystem. The key topics covered in the series include:

- Small and medium enterprises (SME) IPO
- Key highlights of budget 2025 MSME perspective
- Incentives and Government Schemes for MSMEs in Service Sector
- Free pack insolvency resolution process for MSME
- For more information, visit at <https://msme.icai.org/msme-pathshala-series/>



During Council Year 2024-25, 47 MSME Pathshala series webinars were conducted by the Committee. To View all, please Visit [https://icaity.com/category.php?cat\\_id=57](https://icaity.com/category.php?cat_id=57)

## 06 Monthly Online Quiz for Knowledge Enhancement

To enhance user interaction and knowledge dissemination, an online quiz is launched on MSME portal <https://msme.icai.org>. The Quiz designed to engage users with relevant content on MSMEs and Startups, improving awareness and understanding of key concepts, policies, and industry trends. The initiative aims to make learning more interactive and encourage participation from a wider audience. Top 10 early winners will get special mention on our website. To participate in Quiz, please visit <https://msme.icai.org/quiz>

## 07 Invitation to contribute to capacity building of MSME & Startup Ecosystem in India

The Committee on MSME & Startup fosters entrepreneurship, builds capacity, and strengthens the economic ecosystem, contributing to the nation's goal of a 'Viksit Bharat'. In line with these initiatives, we are seeking valuable suggestions and insights from members of ICAI to address the various challenges and opportunities within the MSME & Startup landscape and works toward the same in 2025-2026. Your contribution will be instrumental in shaping initiatives and strategies that will positively impact the MSME and Startup ecosystem in India. Please visit: <https://shorturl.at/1DKOC>. The last date to fill the form is **30th April 2025**.



## 08 Startup Mahakumbh- Bharat Innovates

The Committee on MSME & Startup, ICAI is pleased to announce its participation in Startup Mahakumbh, India's largest startup event, taking place from 3rd to 5th April 2025, at Bharat Mandapam, New Delhi. With over 3,000 startups, 1,000+ investors and incubators, 10,000+ delegates from 50+ countries and 50,000+ business visitors, this event offers an exceptional opportunity for networking and collaboration. We invite all members and entrepreneurs to visit us at ICAI Stall, Hall No. 2, Stall No. 2.20. The entry gate to the venue is Gate No. 4 (Bhairon Marg).

Don't miss this chance to connect with the vibrant startup ecosystem!

## Knowledge Sharing

### Budget 2025 Provisions for MSMEs: A Catalyst for Growth and Resilience

Budget 2025-26 positions MSMEs as the backbone of India's economic transformation. By expanding classification criteria, enhancing credit access, promoting exports, and supporting marginalized entrepreneurs, it lays a strong foundation for scalability and resilience signalling a bold commitment to fostering innovation and employment.

#### I. Revised MSME Classification: Expanding the Horizon

A cornerstone announcement in Budget 2025 enhances the investment and turnover threshold limits for MSME classification by 2.5 times and 2 times respectively as under :

- Ø **Micro Enterprises:** Investment limit rises from 1 crore to 2.5 crore, and turnover limit increases from 5 crore to 10 crore.
- Ø **Small Enterprises:** Investment limit jumps from 10 crore to 25 crore, with turnover rising from 50 crore to 100 crore.
- Ø **Medium Enterprises:** Investment ceiling expands from 50 crore to 125 crore, and turnover threshold increases from 250 crore to 500 crore.

#### II. Enhanced Credit Access: Fuelling Financial Inclusion

1. **Increased Credit Guarantee Cover:** Under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), the guarantee cover has doubled from 5 crore to 10 crore, unlocking an estimated 1.5 lakh crore in additional credit over the next five years.
2. **Credit Guarantee Cover for export MSMEs:** Guarantee cover for well performing exporter MSMEs enhanced for term loans up to 20 crore thereby reducing the risk for banks and non-banking financial companies (NBFCs) and encouraging them to lend more freely to MSMEs.
3. **Customized Credit Cards for Micro Enterprises:** A groundbreaking initiative is the introduction of customized credit cards with a 5 lakh limit for micro-enterprises registered on the Udyam portal. In the first year itself, 10 lakh such cards will be issued facilitating financial stability and growth through instant access to working capital and resolution of cash flow crunch that often hampers micro-entrepreneurs, who largely rely on high-interest informal loans.
4. **Targeted Support for Marginalized Entrepreneurs**  
A dedicated scheme for first-time women, Scheduled Castes (SC), and Scheduled Tribes (ST) entrepreneurs in the form of collateral free term loans up to 2 crore over five years, coupled with online capacity-building programs to enhance entrepreneurial skills is also announced in the Budget 2025. It aims to support 5 lakh such entrepreneurs from marginalized groups.
5. **Increased Credit Guarantee Cover for Startups:** For startups, the collateral free loan cover rises from 10 crore to 20 crore under Credit Guarantee Scheme for Startups (CGSS). Additionally, the guarantee fee of 1% for loans in 27 focus sectors critical to the Atmanirbhar Bharat initiative shall also be moderated.
6. **Fund of Funds for Startups:** A new 10,000 crore Fund of Funds has been announced to support high-growth startups and innovation-driven MSMEs. This fund aims to foster entrepreneurship and technological innovation.



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