



The Institute of Chartered Accountants of India  
(Set up by an Act of Parliament)



# Bihar State MSME Policy



**MSME & Startup Committee, ICAI**

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## Message from Committee Leadership

*Dear MSME & Startup Stakeholders,*

We are pleased to share details about the ICAI MSME Clinic, an initiative designed to provide valuable guidance, support, and professional assistance to MSMEs and Startups across the country. This weekly walk-in, pro-bono advisory service aims to address key challenges faced by MSMEs, including finance, accounting, technology support and marketing.

### About ICAI MSME Clinic

The ICAI MSME Clinic will be hosted every Friday by ICAI branches, where MSMEs and Startups can receive expert advice from two dedicated advisory desks:

- **Business Support Desk:** Led by Chartered Accountants specializing in MSME and Startup advisory, financial planning, compliance, and business strategy.
- **Institutional Support Desk:** Led by Bankers and Government Representatives, offering assistance with credit access, grievance redressal, and awareness of government schemes.

### Introduction to the State-Specific MSME Policy

We are also excited to present the State-Specific MSME Policy, an essential resource for MSMEs & Startups in the ICAI MSME Clinic initiative. As part of this initiative, the Committee has developed a Resource Handbook and State-Specific MSME Policies, aimed at enhancing the knowledge base of MSMEs and Startups.

These State-Specific Handbooks serve as practical and accessible tools for navigating the unique opportunities, policies, and regulatory frameworks specific to each state. By consolidating available schemes, incentives, and support across states, we aim to provide MSMEs & Startups with the guidance they need to grow at the grassroots level and develop the capacity.

### Vision of ICAI MSME Clinic

Through consistent, pro-bono engagement and sustainable operations, each branch becomes a local hub and incubation centre of MSME transformation, bridging professional excellence with grassroots economic development. ICAI aims to empower MSMEs & Startups annually, driving financial literacy, compliance discipline, and business growth.

### Acknowledgement

We would like to extend our sincere gratitude to **Rajendra Kumar Jha** for their tireless efforts and contributions in preparing the **State-Specific MSME Policy of Bihar**, which will play a crucial role in this initiative.

### MSME & Startup Commitment Growth

The MSME & Startup Committee, ICAI, is deeply committed to ensuring the success of the ICAI MSME Clinic and providing continuous support to MSMEs & Startups. Together, we look forward to contributing to the sustainable growth and empowerment of MSMEs & Startups, which are the backbone of the Indian economy.

**CA Gyan Chandra Misra**  
Chairman  
MSME & Startup Committee, ICAI

**CA. Sanjay Kumar Agarwal**  
Vice Chairman  
MSME & Startup Committee, ICAI

## 1. Introduction

### 1.1. Brief State Profile Relevant to the Policy

Bihar is a predominantly agrarian state with a rapidly growing industrial base. MSMEs play a vital role, incorporating sectors like textiles, agro-processing, handicrafts, leather, IT, and renewable energy. Despite high entrepreneurial potential, challenges include access to credit, technology, skilled labour, and market integration.

The Bihar Industrial Investment Promotion Package 2025 (BIPPP-2025) is an ambitious initiative aimed at catalysing industrial development in Bihar by offering attractive incentives to investors. Key features include free land allotment of up to 10 acres for investments over ₹100

crore with a minimum of 1,000 direct jobs created, and up to 25 acres for investments exceeding ₹1,000 crore. Fortune 500 companies also qualify for free land allotments. The

package offers substantial financial incentives such as interest subvention up to ₹40 crore,

capital subsidies up to 30%, SGST reimbursement, along with reimbursement of stamp duty and land conversion charges. The strategy targets generating one crore jobs over five years to address Bihar's significant unemployment and reduce out-migration. Beyond financial incentives, the package supports skill development, environmental protection, renewable energy adoption, and infrastructure development, including the creation of private industrial parks. However, its success depends crucially on overcoming challenges related to infrastructure gaps, availability of skilled labour, and bureaucratic efficiency. Successfully implemented, BIPPP-2025 has the potential to substantially transform Bihar's regional economy, positioning it as a competitive investment destination in eastern India while providing a replicable model for industrial growth in other agrarian states.

As of early 2026, the Bihar government has aggressively updated its MSME and industrial policies, focusing on free/subsidised land, massive financial incentives, and digital facilitation to transform the state into a manufacturing hub. The centrepiece of this, the Bihar Industrial

Investment Promotion Package (BIIPP) 2025, approved in August 2025, is valid until March 31, 2026, and offers some of the most competitive incentives in India.

Bihar has recently focused on strengthening MSMEs through training, scheme access, and industrial-area relief rather than announcing a fresh MSME policy document. In March 2025, the state signed an MoU under the RAMP programme to support entrepreneurship development training, and the government linked this to schemes like Mukhyamantri Udyami Yojana and Bihar Laghu Udyami Yojana.

A notable 2026 update is the extension of the BIADA amnesty policy application deadline from 31 December 2025 to 31 March 2026, which is meant to help units in industrial areas regularise or revive operations. The official Bihar government entrepreneur portal also shows the application deadline for Mukhyamantri Udyami Yojana 2025-26 extended to 23 March 2026, indicating continued active support for new enterprise formation.

## 1.2. Importance of the Policy for Bihar

MSMEs foster inclusive growth, rural employment, and industrial diversification. A robust policy framework enables formalisation of local enterprises, improves competitiveness, and ensures balanced development across districts.

## 1.3. Present Highlights of the Policy

- Comprehensive project investment subsidies
- Interest, stamp duty, and electricity duty reimbursement
- Technology and patent support
- Extensive sectoral and cluster programmes
- Inclusion of rural, marginalised, and women entrepreneurs

## 2. About the Policy

### 2.1. Name of the Policy

Bihar MSME and Startup Promotion Policy 2023

### 2.2. Definitions

Covers micro, small, and medium enterprises as per Government of India notifications, including manufacturing, service, and allied activities.

### 2.3. Policy Period and Applicability

Policy duration: Until December 2027; applies across Bihar for all eligible MSMEs and startups (manufacturing and services).

### 2.4. Terms & Conditions for Extending Incentives and Concessions

- Only new/expanding MSMEs registered on Udyam/Udyami portal qualify.
- Compliance with labour, environment, and tax regulations is mandatory.
- All incentives are subject to audit and verification.

### 2.5. List of Service Enterprises Eligible/Not Eligible for Package of Incentives and Concessions

#### 2.5.1. Eligible:

Manufacturing, IT services, food processing, textiles, handloom, agri-business, renewable energy, health, tourism.

#### 2.5.2. Not Eligible:

Tobacco, alcohol, hazardous chemicals, and other environmentally harmful businesses.

### 3. Policy Features & Incentives

#### 3.1. Focus on Eligibility

- MSMEs and startups registered in Bihar.
- At least one full-time employee from Bihar.
- Priority for women, SC/ST, rural, and differently-abled entrepreneurs.

#### 3.2. Financial incentives: Subsidies, Tax Benefits, Grants.

- **Subsidy on Allotment of Land/Shed:** 50% subsidy (maximum ₹7.5 lakh) for small/tiny enterprises; 25% (up to ₹15 lakh) for medium and large units when acquiring land or industrial sheds.
- **BICICO Term and Equipment Loans:** Bihar State Credit & Investment Corporation provides term loans or equipment finance up to ₹90 lakh for MSMEs at competitive rates (about 15.5% PLR), repayable over 5–10 years, for new units or equipment upgradation.
- **Seed Funding and Scale-up Support:** Startups in Bihar can get seed grants of up to ₹10 lakh as interest-free loans for 10 years, as well as access to state-facilitated venture capital under the Bihar Startup Policy, with additional incentives for women, SC/ST, and differently-abled entrepreneurs.

Incentive Type	Description
Comprehensive Project Subsidy	40% (micro, up to ₹1.5cr), 35% (small), 30% (medium), plus 5% top-up for special categories
Interest Subsidy	5% per annum on term loans or working capital (max ₹2cr for me)
Stamp Duty/Registration Relief	100% reimbursement for eligible unit land purchase
Electricity Duty Exemption	5 years full exemption from start of production for eligible MSMEs
Patent/Trademark Reimbursement	50% reimbursement for domestic and international registrations (up to ₹25 lakh)
Export Promotion Subsidy	Assistance for trade exhibitions, export certification
Technology & Quality Upgradation	Reimbursement up to ₹25 lakh for ICT, ERP, quality certification

#### 3.3 Non-Financial Support: Incubation, Mentoring, Networking.

- 10-year interest-free startup loans up to ₹10 lakh
- Incubation support at government and private institutions
- Business development and market facilitation programmes
- Participation in national and international expos

### 3.4 Sector-Specific and Cluster Development Initiatives

- **Mulberry, Tasar, Eri, and Handloom Schemes:** Mulberry, Tasar, Eri development (training, material, marketing). Multiple specialised extension and training centres are operational for Mulberry and Tasar silk, offering six-month training, material support (like disease-free silkworm laying), and help with cocoon marketing. Tasar Marketing Organisations assist tribal and poor producers to market their products.
- **Food Processing and Horticulture:** Subsidy on cold storage, processing machinery, export facilitation. Subsidy support for integrated post-harvest management—cold storage and processing units receive up to 35% (general areas) or 50% (hilly/scheduled areas) credit-linked back-ended subsidy. Mushroom cultivation and greenhouse infrastructure receive significant subsidies as well.
- **Handloom & Handicraft:** Cluster support, branding, design development, e-commerce linkage.
- **Cluster Development:** Bihar has developed 197 functional MSME clusters as of 2022, across textiles, leather, food processing, and various traditional sectors, many with common facility centres and district-level support.

### 3.5 Provisions for Women, SC/ST, and Rural Entrepreneurs

- 5%–15% extra subsidy and incentives
- Reserved corpus for SC/ST enterprises
- Targeted rural & tribal inclusion programs
- Skill development, mentoring, and preferential support for marginalised groups

## 4. Latest Updates

### 4.1 Major Policy & Incentive Updates (BIIPP 2025)

**Free Land Allotment:** For the first time, Bihar is offering industrial land at a token amount of ₹1. Projects with investments exceeding ₹100 crore and creating over 1,000 direct jobs can receive up to 10 acres free; those investing over ₹1,000 crore can get up to 25 acres free.

**Alternative Land Subsidy:** Investors not qualifying for free land can receive a 50% discount on BIADA (Bihar Industrial Area Development Authority) land rates.

**Financial Incentives (Choose One):**

- Interest Subvention:** Up to ₹40 crore (10% to 12% in high-priority sectors).
- SGST Reimbursement:** 100% net SGST reimbursement for 5 years, or up to 300% of the project cost over 14 years.
- Capital Subsidy:** Up to 30% of the approved project cost.
- Export and Employment Support:** Export incentives doubled to ₹40 lakh annually for 14 years. Employment-linked support provides ₹5,000 per month per worker for specific sectors like textiles and leather, plus 300% ESI/EPF support.
- Green Incentives:** 25% reimbursement (up to ₹1 crore) for environmental protection costs and incentives for renewable energy adoption.

### 4.2 Sector-Specific & New Policies (2026)

- **Bihar Semiconductor Policy 2026:** Introduced to build an end-to-end semiconductor ecosystem, offering a 60% capex subsidy (highest in India).

- Bihar Global Capability Centre (GCC) Policy 2026: Provides a 30% capex subsidy (up to ₹50 crore) for setting up GCCs, with increased subsidies for employing local talent.
- Textile & Leather Policy 2022: Continues to be a key driver, supported by new manufacturing units in areas like Bihta.
- Biofuel Production Promotion Policy 2025 & Logistics Policy 2024: Implemented to support agricultural processing and infrastructure.

#### **4.3 Startup and Small Enterprise Support**

- Bihar Startup Policy (Updated/Ongoing): Continues to offer 10-year interest-free loans of ₹10 lakh as seed money. Women get 5% enhanced incentives, and SC/ST/PwD entrepreneurs receive higher funding (up to ₹11.50 lakh).
- Mukhyamantri Mahila Rozgar Yojana (Jan 2026): Additional financial assistance of up to ₹2 lakh for women entrepreneurs to start or expand micro-enterprises.
- Mukhyamantri Udyami Yojana (2025-26): The portal for 2025-26, offering up to ₹10 lakh for young entrepreneurs, was opened in early 2026 with applications extending to late March.

#### **4.4 Infrastructure and Ease of Doing Business**

- Technology Centres: An MSME Technology Centre in Bihta (Patna) and extension centres in Muzaffarpur, Rohtas, Darbhanga, and Munger were inaugurated (April 2026) to provide high-end training and toolkits to MSMEs.
- Integrated Manufacturing Cluster (Gaya): Approved in Aug 2024 (developing in 2025-26) under the Amritsar-Kolkata Industrial Corridor.
- Exit Policy 2025: Allows sick/closed units to surrender land, freeing up space for new industrial initiatives.

### **5. Focused Areas for the Policy**

#### **5.1 Procedure for Availing the Incentives for MSME**

- Registration on [udyami.bihar.gov.in](http://udyami.bihar.gov.in) and Udyam portal
- Submission of application and documents to District Industries Centre or BIADA
- Grievance redressal through dedicated MSME Facilitation Centres

#### **5.2 Industries benefiting from the Policies**

- Textile, food processing, IT, renewable energy, agro-business, health, tourism
- Sectoral clusters and common facility centres operational across districts

#### **5.3 Policy Role in Export Promotion**

- Assistance for trade fair participation
- Export certification reimbursement
- Training in export documentation and compliance

## 5.4 Relevant Links and Contacts

- MSME Portal: [udyami.bihar.gov.in](http://udyami.bihar.gov.in)
- State Industries Department: [www.dic.bihar.gov.in](http://www.dic.bihar.gov.in)
- BIADA: [www.biada.bihar.gov.in](http://www.biada.bihar.gov.in)

## 5.5 Who Can Participate and Target Beneficiaries

All micro, small, and medium enterprises, startups, women, SC/ST, rural and tribal entrepreneurs, and those meeting eligibility standards

# 6. Major Schemes in Bihar MSME

Bihar's MSME schemes include the Mukhyamantri Udyami Yojana for women, which provides financial assistance, and state-level incentives like employment and skill development subsidies for new units in sectors like IT, textiles, and food processing. National-level schemes like the Credit Guarantee Scheme for MSEs and the Scheme of Fund for Regeneration of Traditional Industries are also accessible in Bihar. Other programmes focus on training, technology and quality up-gradation, and marketing support.<sup>123</sup>

## 6.1. State-level schemes

- **Mukhyamantri Mahila Udyami Yojana:** A component of the Mukhyamantri Udyami Yojana, this scheme is specifically for women and transgender individuals, offering up to ₹10,00,000 for a new business venture. It includes a 50% non-repayable grant and a 50% interest-free loan.<sup>4</sup>
- **Mukhya Mantri Udyami Yojana:** Young entrepreneurs in Bihar can receive financial assistance up to ₹10 lakh for new business set-up. The scheme includes a 5% interest subsidy for the first five years, with a loan tenure of up to seven years. Eligibility requires a minimum 10th pass qualification and age between 18 and 40 years.<sup>5</sup>
- **Bihar Small Entrepreneur Scheme (2024):** Provides direct financial support of ₹2 lakh per family to promote self-employment amongst financially weak families (below ₹6000/month income). The scheme covers sectors like handicrafts, textiles, electrical goods, and more, with provisions for accidental insurance for workers in unorganised sectors.
- **Chief Minister Scheduled Castes/Scheduled Tribes Entrepreneurs Scheme:** Offers up to ₹5 lakh interest-free loans for SC/ST youth, with a 50% project cost subsidy, along with training and support for project monitoring. Applications are processed through the state Industry Department and linked nodal officers.<sup>6</sup>

1 <https://msme.gov.in/sites/default/files/MSMESchemebooklet2024.pdf>

2 <https://www.nabard.org/auth/writereaddata/careernotices/2310195427MSME.pdf>

3 <https://msme.gov.in/sites/default/files/Scheme-booklet-Eng.pdf>

4 <https://www.myscheme.gov.in/schemes/mmuyb>

5 <https://www.finline.in/resource/msme-loan-bihar-schemes/>

6 <https://www.nabard.org/auth/writereaddata/careernotices/2701234023msme.pdf>

- **Bihar Udyamai Yojana:** Targeted towards educated youth from SC/ST communities, it provides an interest-free loan up to ₹5 lakh (up to 50% of project cost), ₹25,000 for training/ project monitoring, and collateral-free loans.<sup>7</sup>
- **Employment and Skill Development Subsidies:** New units in IT, ITES, ESDM, leather, textile, and food processing sectors can get subsidies for employee contributions to ESI and EPF, with higher reimbursement rates for female employees.
- **Skill Development Subsidy:** A subsidy of ₹20,000 per employee or the rate specified by the Bihar Skill Development Mission (whichever is lower) is provided for training employees who are Bihar domiciles.
- **Seed Grant:** The Bihar government provides a seed grant of up to ₹10 Lakhs per startup for activities like idea validation, prototype development, and market research, with a payment schedule linked to milestones.

## 6.2 National-level schemes

- **Credit Guarantee Scheme for Micro & Small Enterprises:** This scheme provides credit guarantees for loans to micro and small enterprises.<sup>8</sup>
- **Scheme of Fund for Regeneration of Traditional Industries (SFURTI):** This scheme provides support to traditional industries, including coir.<sup>9</sup>
- **Entrepreneurship and Skill Development Programme (E-SDP):** This programme provides six-week training courses for entrepreneurship and skill development in various sectors.
- **Credit Linked Capital Subsidy and Technology Upgradation Scheme:** This scheme provides financial assistance for technology upgrades in MSMEs.<sup>10</sup>
- **Marketing Support:** This includes assistance for activities like obtaining barcodes.<sup>11</sup>

## 6.3 Other support programs

- **Entrepreneurial and Managerial Development:** Support is provided to develop entrepreneurial and managerial skills, often through incubators.
- **Design Clinic:** Assistance is available for MSMEs to access design expertise.
- **Technology and Quality Upgradation Support:** Schemes are in place to help MSMEs improve their technology and quality management systems.
- **Skill Development & Training:** Entrepreneurship Development Programmes (EDP), as well as technology-oriented training through facilities like Mulberry Reeling and Training Centres, are emphasised. The aim is to develop workforce skills for MSME-relevant sectors like textiles, handloom, and food processing.

7 <https://www.nabard.org/auth/writereaddata/careernotices/2701234023msme.pdf>

8 <https://msme.gov.in/sites/default/files/Scheme-booklet-Eng.pdf>

9 <https://msme.gov.in/sites/default/files/MSMESchemebooklet2024.pdf>

10 <https://www.nabard.org/auth/writereaddata/careernotices/2310195427MSME.pdf>

11 <https://www.nabard.org/auth/writereaddata/careernotices/2701234023msme.pdf>

- **Technology and Patent Support:** Bihar’s MSME/startup policy reimburses full domestic and foreign patent registration costs to encourage innovation. Zero-cost IP registration allows MSMEs to better protect and commercialise their innovations.
- **Special Support for Marginalised Groups:** Additional incentives are provided for women, SC/ST, and differently-abled entrepreneurs. Startups led by these groups get added incentives (from 5%–15%), and at least 20% of state-backed startup corpus is reserved for SC/ST.

## 7. Institutional and Market Measures

- **Ease of Doing Business:** The state operates a digital single-window clearance portal ([udyami.bihar.gov.in](http://udyami.bihar.gov.in)) for registrations, approvals, and grievance redressal, linked with the central government’s Udyam registration.<sup>12</sup>
- **Marketing and Export Initiatives:** Bihar supports participation of MSMEs in trade fairs, quality certification for exports, and onboarding on government e-marketplace platforms. Recent central schemes like TEAM facilitate access to e-commerce networks for micro and small units.<sup>13</sup>
- **Integration with State and Central Policies:** Bihar MSME policies align with the Bihar Industrial Investment Promotion Policy, Bihar Startup Policy, National MSME Policy, and sectoral policies for food processing, textiles, and handicrafts to ensure a converging benefit **structure and avoid duplication.**<sup>14</sup>

## 8. Summary Table of Key Incentives and Features

Incentive	Micro	Small	Medium	Women/ SC/ST/ Disabled	Other Notes
Project Subsidy	40% (max ₹1.5cr)	35%	30%	+5% top-up	Disbursement audited
Interest Subsidy	5% / year (up to ₹2cr)	5%/year	5%/year	Yes	On term loans
Stamp Duty Registration Fee	100% reimbursement	100% reimbursement	100% reimbursement	Yes	On land purchase
Patent/ Trademark Filing	50% reimbursement	50% reimbursement	50% reimbursement	Yes	Max upto ₹25 lakh
Technology Quality Upgradation	Up to ₹25 lakh	Up to ₹25 lakh	Up to ₹25 lakh	Yes	For ERP/ICT/ QA

12 <https://udyami.bihar.gov.in/>

13 <https://www.financialexpress.com/business/sme-msmes-in-2024-key-policy-announcements-that-shaped-the-sector-3703657/>

14 <https://smeventure.com/impact-msme-policy-bihar/>

Incentive	Micro	Small	Medium	Women/ SC/ST/ Disabled	Other Notes
Export Promotion Subsidy	Yes	Yes	Yes	Yes	Trade fairs/ cert.
Electricity Duty Exemption	5 years	5 years	5 years	Yes	For new units

## 9. Structural Challenges

Despite policy support, many MSMEs in Bihar remain informal and face challenges including limited access to credit, outdated technology, infrastructure deficits, and a lack of awareness regarding government schemes. Regional imbalances persist, with districts like Patna, Muzaffarpur, Bhagalpur, and Gaya outpacing others due to better infrastructure and market linkages.<sup>15</sup>

## 10. Conclusions

Bihar’s MSME ecosystem is supported by a robust mix of targeted financial support, sector-specific schemes (silk, food processing, handloom), training programmes, and market development initiatives. Effective scheme implementation, stronger institutional support, and continued focus on marginalised groups remain vital to translating these policies into broad-based, sustainable industrial growth.<sup>16</sup>

## 11. Frequently Asked Questions (FAQs)

**Q. What is the duration of the Bihar MSME Policy 2023?**

Up to December 2027, reviewed every five years.

**Q. Which enterprises are eligible?**

All new/expanding MSMEs registered on the official portals, excluding ineligible sectors such as tobacco and hazardous chemicals.

**Q. Are there additional benefits for women and tribal entrepreneurs?**

Yes, they receive extra subsidies, reserved funds, and targeted skill and capacity-building programmes.

**Q. How to apply for incentives?**

Apply through the official state portals (udyami.bihar.gov.in, DIC, BIADA), with necessary documentation and registration.

**Q. Is export promotion covered under the policy?**

Yes, benefits include reimbursement for certification, participation support in trade events, and export readiness training.

<sup>15</sup> <https://www.ijfmr.com/papers/2025/2/41420.pdf>

<sup>16</sup> <https://www.drishtiiias.com/state-pcs-current-affairs/bihar-small-entrepreneur-scheme-2024>

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