

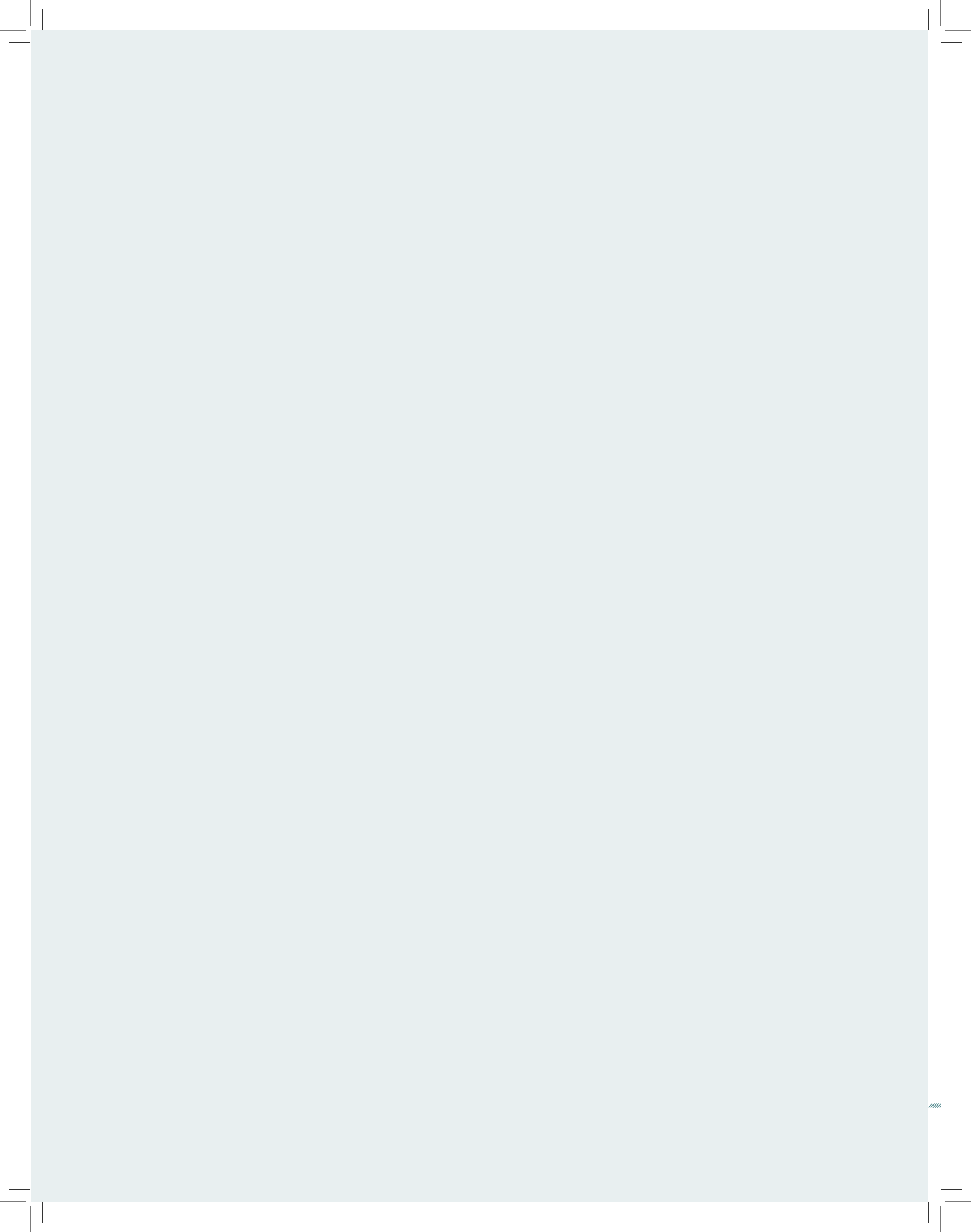
Empowering Enterprises



Insights From the **MSME Facilitation Desk**



MAHARATTA CHAMBER OF COMMERCE,
INDUSTRIES AND AGRICULTURE



Foreword

We are pleased to present you MSME Facilitation report – ‘Empowering Enterprises- Insights from MSME facilitation desk’ of Maharashtra Chamber of Commerce, industries and agriculture for year 2023-24.

As an association of Industry, Commerce and Agriculture we primarily focus our activities on advocacy, representations to the Government, capability building of our members as well as facilitating investment and trade.

We are thankful that the stakeholders have recognised our contribution over the decades and our strong base of continued membership is testimony to that. However, over the past year, we have undertaken conscious efforts to keep track of how we serve our members and the ecosystem at large.

With the same objective in mind, team of young fellows, who joined the chamber through its Youth fellowship programme for a year, introduced an initiative- ‘MSME Facilitation Desk’. The initiative aimed at supporting MSMEs. Through this desk they provided free of cost consultation and hand holding support to MSMEs to onboard on government platforms.

They reached out to every member MSME personally and sensitized them about government platforms. Throughout a year they helped 282 unique companies and helped them onboard on the government platform and make the most out of it, through 317 one on one consultations, organised 4 events and benefitted 98 MSMEs through the programs.

The dedication and commitment demonstrated by the young fellows who spearheaded this endeavour through the MCCIA Youth Fellowship Program have been truly commendable.


The MSME Facilitation Desk has not only showcased the potential of our youth but has also significantly contributed to the empowerment and growth of the MSME sector. By providing free consultations and personalized support, the team has played a pivotal role in facilitating the onboarding of MSMEs onto government platforms, thereby enhancing their access to essential resources and opportunities.

Such initiatives not only underscore the importance of youth engagement but also highlight the invaluable contributions that can be made towards fostering a conducive environment for MSMEs to thrive. We extend our heartfelt gratitude to each member of the team for their unwavering commitment and passion towards this noble cause.

Mr. Deepak Karandikar
President,
MCCIA, Pune

Mr. Prashant Girbane
Director General,
MCCIA, Pune





We express our sincere gratitude to
our Management and Team MCCIA.

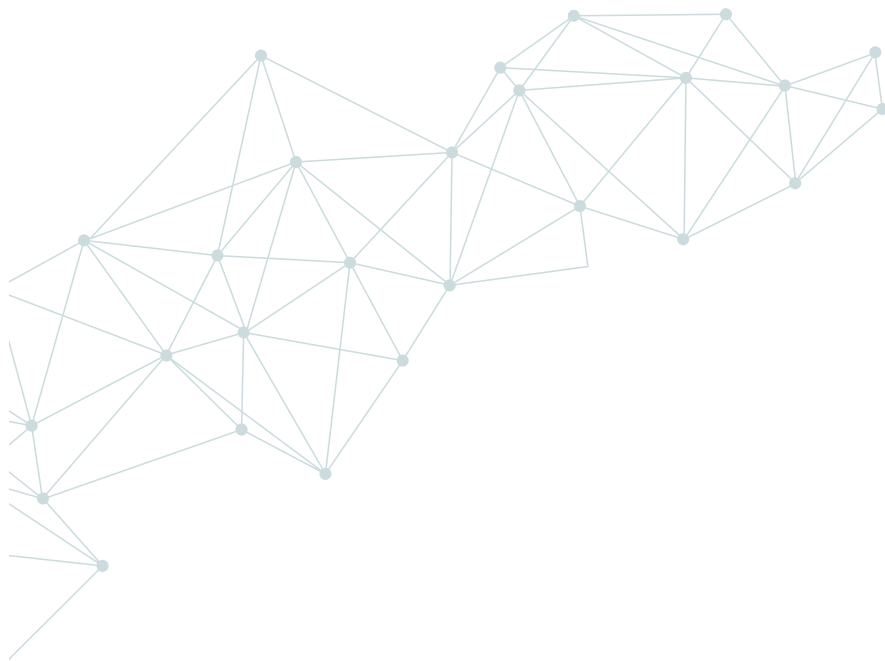




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Chapter 1

Introduction

Micro, Small, and Medium Enterprises (MSMEs) form the backbone of the Indian economy, contributing significantly to GDP, industrial output, exports, and job creation. By assisting businesses to major industries, they provide a substantial contribution to the nation's inclusive industrial development. MSMEs are expanding into new economic areas and offering a wide range of goods and services to satisfy both local and international consumer demands.

Here is a brief overview of the MSME situation in India.

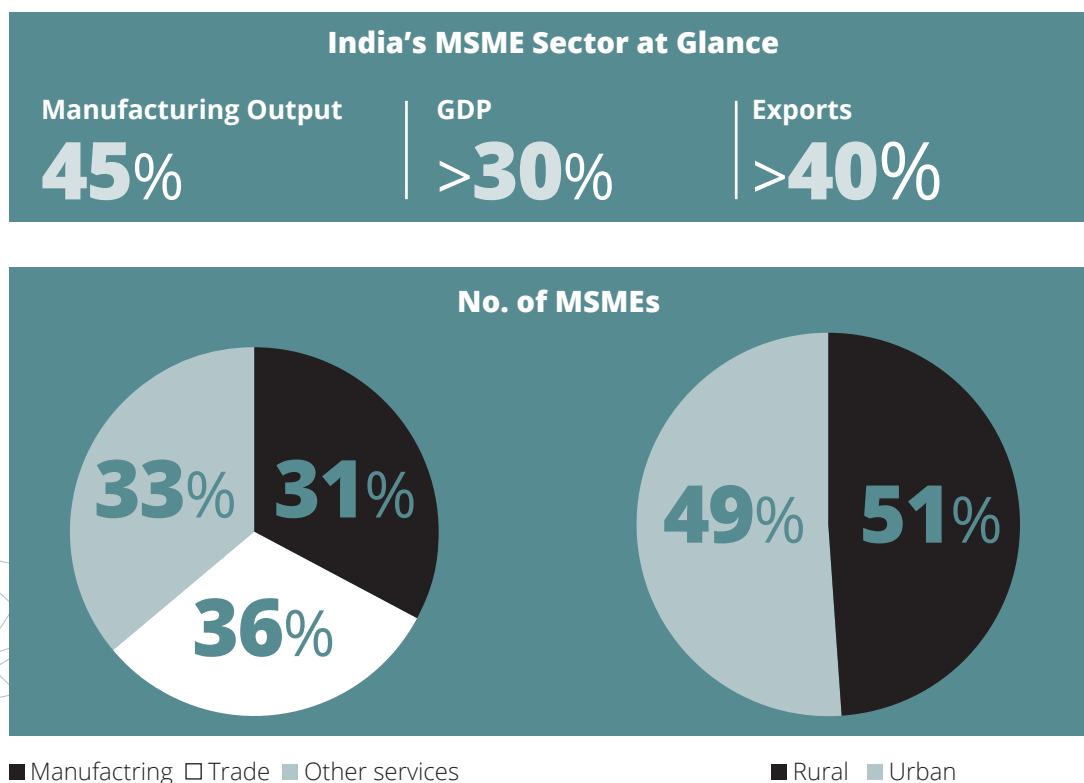


Figure 1- India's MSME Sector at Glance[Source- MSME Annual Report 2022-23.]

Despite being the most vibrant industrial landscape of the country MSME sector is encompassed by numerous challenges related to credit, compliance, ease of accessing Govt. schemes and platforms.

With a deep understanding of the challenges and opportunities faced by MSMEs, MCCIA has launched MSME Facilitation desk. The initiative is aimed at supporting MSMEs in the region. The desk serves as a vital resource for MSMEs by providing assistance, guidance, and facilitation to help them navigate various challenges and opportunities in the business landscape.

Chapter 2

MSME Sector in Maharashtra and Pune

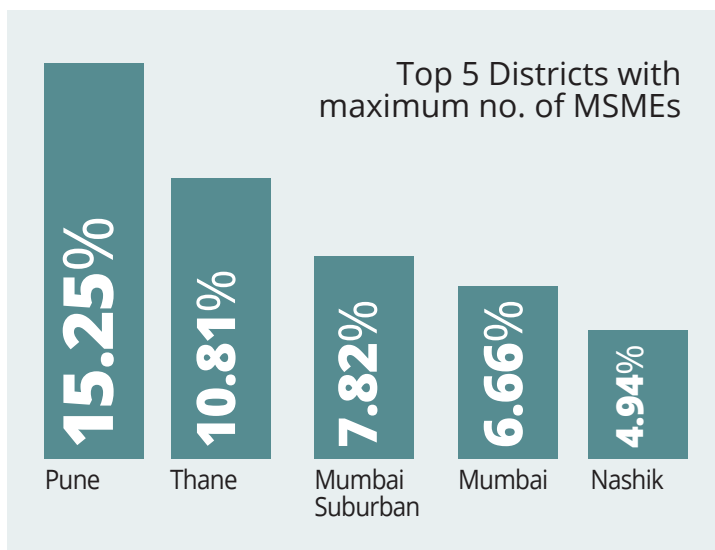
MSME Sector in Maharashtra

Maharashtra has always been the leader on industrial front of India. Maharashtra continues to strive to foster sustainable industrial growth and expedite the flow of capital by fostering an environment that is conducive to business. Maharashtra is home to approximately 47.78 lakh MSMEs, which accounts for approximately 8% of the total MSMEs in India. The state also stands 1st in Udyam registration i.e., 40.68 Lakhs MSMEs (17%)* to total number of MSMEs registered on the portal. Out of total MSMEs in the state 23.45%**are women owned.

Type	No. Of MSMEs (in lakh)	Percentage Share
Micro	3969764	97.58%
Small	88370	2.17%
Medium	10055	0.25%

Maharashtra's MSME sector employs 24% of the total workforce in the state and contributes around 13% of the total MSME output in India. However, there is a skewed industrial development in Maharashtra, with approximately 41% of MSMEs concentrated in Pune, Thane and Mumbai.

The top 5 districts are as follows -



*Source- Udyam Portal (As on 5th March 2024).

**Udyam Registration publication March 2022.

MSME Sector in Pune

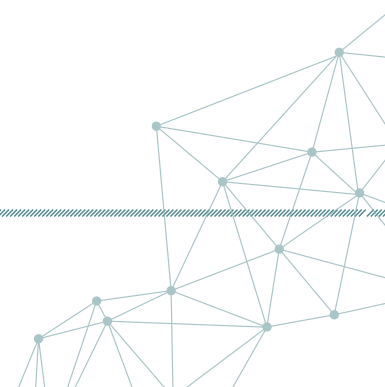
Pune has made its mark as the educational epicentre and has a growing industrial hinterland, with presence of sectors such as information technology, pharmaceuticals, engineering, and automotive. Pune is the second largest city in the state, and with highest no. of MSMEs registered in the region. MSMEs play a crucial role in the city's economy, contributing to job creation, innovation, and overall growth. The clusters in Pune are a significant contributor to the city's MSMEs, with challenges such as operations, workforce skills, and the ability to grow up the value chain being faced by these enterprises.

INDIA			
Total MSMEs	Micro MSMEs	Small MSMEs	Medium MSMEs
2,39,71,652	2,33,09,497	6,06,784	55,371
MAHARASHTRA			
Total MSMEs	Micro MSMEs	Small MSMEs	Medium MSMEs
17% of India	17% of India	14.6% of India	18.2% of India
PUNE			
Total MSMEs	Micro MSMEs	Small MSMEs	Medium MSMEs
15.3% of Maharashtra	15.3% of Maharashtra	15.3% of Maharashtra	14.3% of Maharashtra

With a growing business ecosystem, MSMEs in Pune face numerous challenges related to credit, compliance, ease of accessing Govt. schemes and platforms. This in turn affects their ability to sustain and grow business.

Government of India and Maharashtra from time to time introduces certain schemes and platforms to facilitate MSMEs. But the major challenge is MSMEs are awareness about the schemes and how to leverage available support.

So, in order to address this challenge MCCIA launched MSME Facilitation desk, to address the issue of access to government scheme, access to market, delayed payments, quality compliances and increasing exports.



Chapter 3

MSME Facilitation Desk

About Initiative

The MSME Facilitation Desk of the Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA) in Pune is a dedicated initiative aimed at supporting Micro, Small, and Medium Enterprises (MSMEs) in the region. This desk serves as a vital resource for MSMEs by providing assistance, guidance, and facilitation to help them navigate various challenges and opportunities in the business landscape. Through this initiative, MCCIA undertakes proactive measures to empower its members and enhance the growth and sustainability of MSMEs in Maharashtra. The MSME Facilitation Desk at MCCIA plays a crucial role in fostering a conducive environment for MSMEs to thrive and contribute significantly to the economic development of the region.



Vision

The vision of the MSME Facilitation Desk at MCCIA is to become a cornerstone of support and empowerment for MSMEs in the Pune region. It aspires to be a catalyst for the growth and sustainability of MSMEs, fostering a vibrant ecosystem that enables these businesses to thrive and contribute significantly to the economic development of Maharashtra.



Mission

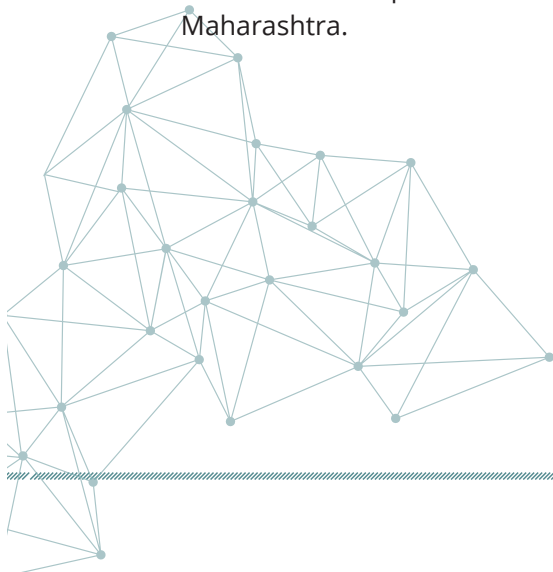
To serve as a dedicated resource hub that offers tailored support to MSMEs, enabling them to navigate complexities, access resources, and expand their networks effectively.

To undertake proactive initiatives that empower MSMEs, enhance their competitiveness, and facilitate their integration into the broader business landscape.



Objective

Supporting MSMEs through adapted initiatives, problem-solving, empowerment via guidance and resources, fostering international business growth, and facilitating networking opportunities for collaboration and expansion in Pune's business community.



Chapter 4

Services of MSME facilitation Desk

At MCCIA, we are helping MSMEs across Maharashtra to avail and benefit from government schemes and platforms.

The desk provides consultation as well as handholding support for the following

- **Udyam Registration**
- **GeM Registration**
- **TReDS Registration**
- **IEC Registration**
- **ZED Certificate**

About Services

1.Udyam Registration

Udyam registration is a government initiative in India aimed at facilitating the registration process of MSMEs. It is the prime step for any business to enter into the formalised landscape of business. Only after Udyam registration, any enterprise can access government scheme and subsidies, credit facilities, government procurement programs and legal recognition.

Understanding the importance of Udyam registration, it was chose as one of the services for MSME desk.

2.GeM Registration

GeM stands for Government E- Marketplace, an online platform introduced by the Government of India to facilitate procurement of goods and services by various government departments, organizations, and public sector undertakings (PSUs). GeM registration was chosen as one of the services as it increases access to market, access to government contracts, is transparent, saves cost and provides payment security.

3.TReDS Registration

TReDS stands for Trade Receivables Discounting System. It is an online platform introduced by the Reserve Bank of India (RBI) to facilitate financing and discounting of trade receivables of micro, small, and medium-sized enterprises (MSMEs) from corporate buyers. TReDS helps solve the issue of delayed payments among MSMEs, provides access to capital, Improved cashflow, low financial costs and also encourages Digital Transactions.

4.IEC Registration

IEC stands for Import Export Code. It is a 10-digit code issued by the Directorate General of Foreign Trade (DGFT), Ministry of Commerce and Industry, Government of India, to individuals or businesses involved in importing or exporting goods and services from India. It is Important for any Business who wants to do business internationally. It is a legal requirement, Identification of international business, also important for opening of bank account for foreign exchange transactions and brand building.

5.ZED Certificate

The ZED (Zero Defect Zero Effect) certification is an initiative launched by the Government of India to promote quality manufacturing and enhance the competitiveness of Micro, Small, and Medium Enterprises (MSMEs). The certification is based on a set of parameters that focus on improving quality, productivity, energy efficiency, and waste reduction in manufacturing processes. ZED certification was chosen as one of the services of MSME desk because it increases competitiveness among MSMEs, improves productivity, and also promotes sustainability.



Chapter 5

Current Status

The MSME facilitation desk has reached to 2300 MSME members, spreading awareness about the government schemes and platforms and informing them about the MCCIA initiative.

From April 1, 2023 to 29 February 2024 the Desk has benefitted 282 Unique MSMEs to onboard on government platforms and avail the benefits.

MSME facilitation desk

282 Unique MSMEs Benefitted

One-on-One Consultations

4 Events

317 Consultations

98 Participants

Month wise Count of One-on-One consultation

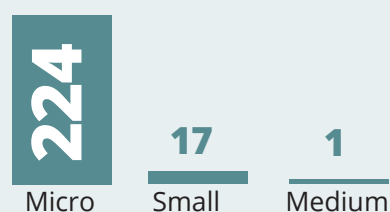
Month Count

• April	22
• May	15
• June.....	16
• July	22
• August	21
• September	14
• October	55
• November	39
• December	53
• January	33
• February.....	27

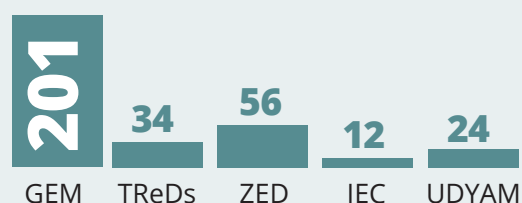
Segment wise count of Consultations

• Manufacturer	43%
• Services	35%
• Trader	6 %
• Exporter	5%
• Professional	4%
• Agriculture	2%
• Educational / Social Institution.....	2%
• Agri-Individual	1%
• Industry / Trade Association	1%
• Small Proprietary	1%
• Societies / Trust.....	1%

Scale wise Count of MSMEs



One to One consultation Wise Count



Testimonials



Madhav Limaye Consulting LLP

"I wanted to express my appreciation for the exceptional assistance provided by the MSME Facilitation Desk. The prompt responses and knowledgeable support have been invaluable. Keep up the great work."

- Laxmi Jakapure



Logica Engineering and Manufacturing India Pvt. Ltd.

"Organised zoom meetings were fruitful."

- Yograj Jadhav



Mekatronics Sourcing and Solution Pvt Ltd.

I found this digital meeting really helpful. One of the most enjoyable and informative sessions I have ever attended on GeM and clearance of eBRC. Thank you MCCIA body for organizing this and looking forward for more similar content seminars.

- Sumit Mazumdar



About MCCIA

Vision

We at MCCIA aim to transform lives and establish an eco-friendly, biodiverse environment that will nurture and propel towards creation of infrastructure and education while emerging as the nucleus of technical and industrial research, development and growth model of the country. We strive to encourage preservation of heritage, energize lives, inspire progress, optimize resources and implement at ethical practices towards a sustainable growth, paving the way towards a future of astounding business possibilities.

Mission

- To facilitate industrial growth while balancing the socio-economic environment.
- To develop futuristic, eco-friendly and culture centric experiences for people
- To energize lives through natural and human resource optimization and utilization
- To promote research, development and production in the field of science and technology
- To ensure the finest infrastructural development and facilities with a futuristic edge
- To work towards a harmonized milieu for all cultures, ethos and social tolerance.

About Team



Neeraj Thakur
Manager
(Fellowship Batch 2019-20)



Aishwarya Songirkar
Fellow
(Fellowship Batch 2023-24)



Gunjan Bhojwani
Fellow
(Fellowship Batch 2023-24)



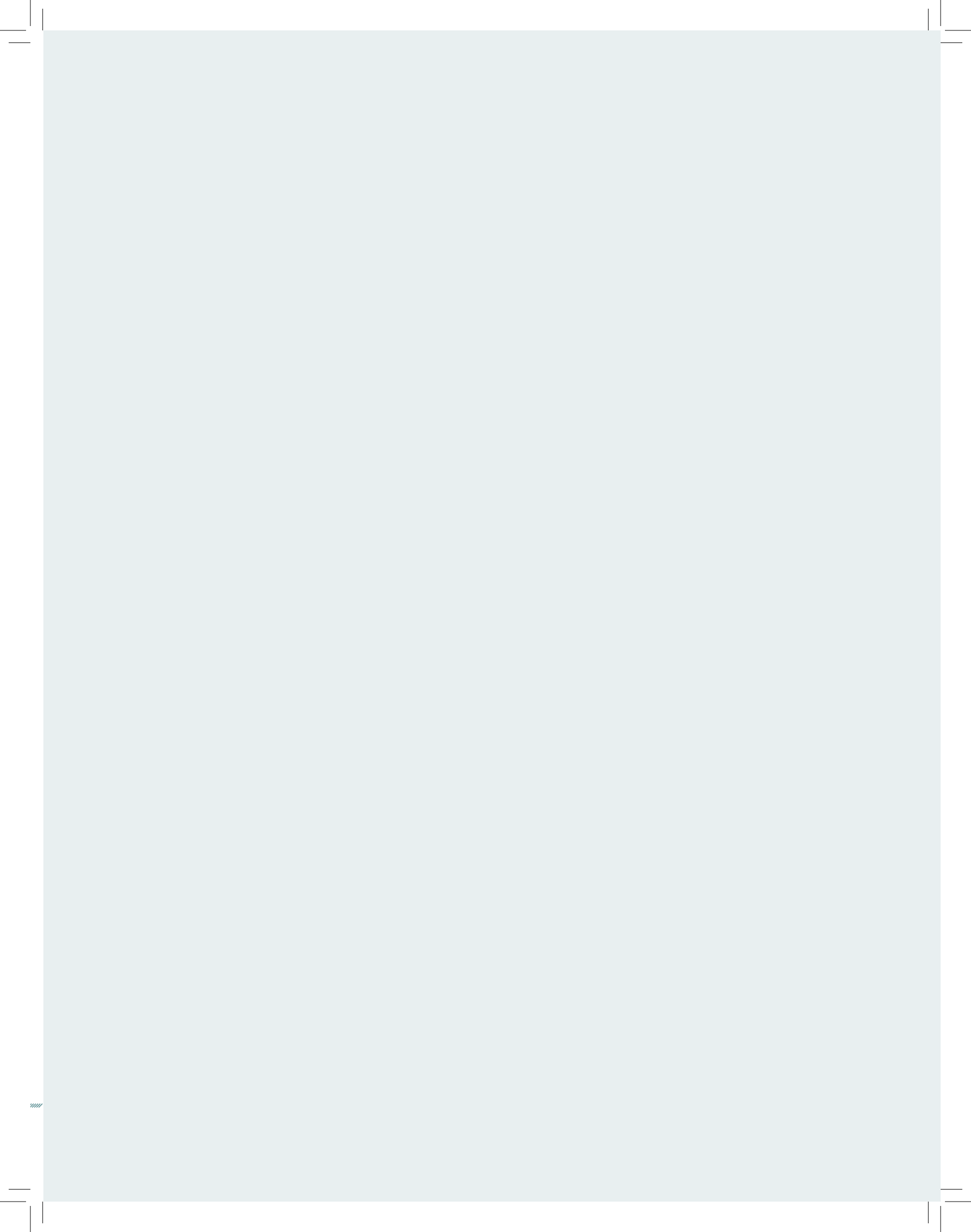
Omkar Sutar
Fellow
(Fellowship Batch 2023-24)



Gauri Kale
Fellow
(Fellowship Batch 2023-24)



Atreyee Sengupta
Fellow
(Fellowship Batch 2024-25)





**MAHARATTA CHAMBER OF COMMERCE,
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