

The RAMP Initiative:  
**MCCIA's Pathway to  
MSME Empowerment  
in Maharashtra**



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# MCCIA's Pathway to MSME Empowerment in Maharashtra



MAHRATTA CHAMBER OF COMMERCE,  
INDUSTRIES AND AGRICULTURE



# Acknowledgement

This report is the result of the collective efforts of various stakeholders who played an integral role in the successful implementation of the Raising and Accelerating MSME Performance (RAMP) Scheme across Maharashtra.

First and foremost, we would like to express our sincere gratitude to the Ministry of Micro, Small and Medium Enterprises (MoMSME), Government of India, for their visionary leadership and continuous support in empowering MSMEs through the RAMP scheme. Their dedication to enhancing the growth and competitiveness of the MSME sector has been a cornerstone of this initiative's success.

We are also immensely thankful to the Maharashtra Small Scale Industries Development Corporation (MSSIDC), Government of Maharashtra (GoM) for their unwavering partnership and support throughout this project. Their support was vital in ensuring the smooth execution of the RAMP scheme across various regions of Maharashtra, enabling us to reach and benefit a diverse range of MSMEs.

We would like to acknowledge and extend our appreciation to all the local industry associations, and MSME support organizations that contributed to this initiative. Their on-ground efforts, insights, and engagement with MSMEs were crucial in helping us address region-specific challenges and deliver effective solutions.

Lastly, we would like to extend our deep appreciation to the entire MCCIA team



# Foreword

**M**icro, Small, and Medium Enterprises (MSMEs) form the backbone of Maharashtra's economy, contributing significantly to employment, innovation, and industrial growth. However, in a rapidly evolving economic landscape, MSMEs often face critical challenges in scaling up, accessing finance, adopting technology, and navigating complex regulatory frameworks. The Government of India's Raising and Accelerating MSME Performance (RAMP) Scheme was designed to address these challenges, aiming to empower MSMEs by providing the tools, resources, and support necessary for their long-term success.

At the Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA), we have long recognized the importance of a thriving MSME ecosystem. Our involvement in the implementation of the RAMP scheme across Maharashtra is a reflection of our commitment to fostering sustainable growth and resilience in this vital sector. The RAMP initiative provided us with the opportunity to work closely with MSMEs in diverse regions, addressing their unique needs while driving a unified agenda of growth and innovation.

This report chronicles MCCIA's journey in implementing the RAMP scheme, offering a detailed account of the outreach, engagement, and impact achieved across Maharashtra. With a target of benefiting 10,000 MSMEs by the end of March, we have made significant strides in enhancing MSME performance.

I would like to take this opportunity to recognize Sudhanwa Kopardekar, Director, MCCIA, and Gunjan Bhojwani, Consultant, MCCIA, for their invaluable support in planning and strategizing the successful execution of the RAMP scheme. Their leadership and insights were instrumental in shaping the project's direction. Additionally, my heartfelt thanks go to Annirudh Brahama, Associate Director, MCCIA, Aishawarya Songirkar, Consultant, MCCIA, and the entire MCCIA team for their tireless efforts in implementing the scheme across the state. Their dedication and commitment have been pivotal to the initiative's impact on the MSME sector.

Through this report, we share not only the successes and achievements but also the challenges encountered and the strategies employed to overcome them. Our efforts, in collaboration with the Government of Maharashtra and other key stakeholders, have laid the foundation for a more robust MSME sector that is ready to embrace the future.

We are proud of the progress made, but the journey is far from over. As we look to the future, our focus remains on ensuring that the benefits of the RAMP scheme continue to reach more MSMEs, enabling them to thrive in a competitive and dynamic environment.

We hope this report serves as a testament to the resilience of Maharashtra's MSMEs and the collective effort of all stakeholders in supporting their growth. We extend our sincere gratitude to all those who contributed to the success of this initiative, and we look forward to furthering our commitment to the MSME sector in the years to come.

**Mr. Deepak Karandikar**  
President  
MCCIA

**Mr. Prashant Girbane**  
Director General  
MCCIA

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# Executive Summary

The Raising and Accelerating MSME Performance (RAMP) Scheme, initiated by the Government of India, aims to strengthen the micro, small, and medium enterprises (MSMEs) sector across the nation. This report details the Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA)'s implementation of the RAMP scheme with support of Maharashtra Small Scale Industries Development Corporation (MCCIA) across Maharashtra, focusing on its efforts to support 10,000 MSMEs by March 2025.

MCCIA's approach encompassed a targeted outreach strategy that addressed the unique challenges faced by MSMEs in various regions, including Pune, Marathwada, Vidarbha, Konkan, and the Mumbai Metropolitan Region. By collaborating with local stakeholders, government bodies, and industry associations, MCCIA facilitated essential training, access to finance, and market opportunities tailored to the distinct industrial profiles of each region.

Key achievements during the implementation of the RAMP scheme include:

**Enhanced Participation:** Significant engagement from MSMEs in various sectors, particularly in manufacturing, textiles, and food processing, leading to improved productivity and market access.

**Skill Development:** Comprehensive training programs focused on digital transformation, financial literacy, and regulatory compliance, enabling MSMEs to adapt to changing market demands.

This report serves as a comprehensive overview of MCCIA's experiences, challenges, and accomplishments in implementing the RAMP scheme, highlighting the importance of continued support and collaboration to foster a resilient and competitive MSME sector in Maharashtra.

# Introduction

## Background of RAMP Scheme

The Raising and Accelerating MSME Performance (RAMP) initiative is a Central Sector Scheme supported by the World Bank and implemented by the Government of India (GOI). RAMP is part of the broader Covid Resilience and Recovery Programme of the Ministry of Micro, Small, and Medium Enterprises (MoMSME). Its goals include enhancing market access, improving access to credit, strengthening institutional governance at both the Central and State levels, fostering better linkages and partnerships between them, addressing delayed payments, and promoting sustainability within MSMEs.

In addition to strengthening the MoMSME's capacity at the national level, the RAMP Programme aims to expand implementation capabilities and increase firm coverage across various states. The total approved budget for RAMP stands at Rs. 6062.45 crore, with Rs. 3750 crore (USD 500 million) provided as a loan by the World Bank, and the remaining Rs. 2312.45 crore (USD 308 million) funded by the Government of India.

## Purpose and Objective of the Scheme

RAMP is structured in alignment with the World Bank's Programme for Results (PforR) instrument. The World Bank will release funds under RAMP to the Ministry based on the achievement of mutually agreed Disbursement Linked Indicators (DLIs). This will include providing technical assistance to enhance the implementation and monitoring capacity of both MoMSME and the participating states.

*The Programme has identified two results areas viz:*

**Result Area#1:** Strengthening Institutions and Governance of the MSME Programme, and

**Result Area#2:** Support to market access, firm capabilities, and access to finance.

The key matrix to monitor progress under RAMP are the DLIs against Key results areas. The six DLIs are as follows:

- Implementing the National MSME Reform Agenda
- Accelerating MSME Sector Centre-State collaboration
- Enhancing effectiveness of MSME CHAMPIONS Scheme
- Strengthening Receivable Financing Market for MSMEs
- Enhancing Effectiveness of CGTMSE and "Greening and Gender" delivery
- Reducing the incidence of delayed payments

All States/UTs were invited to prepare Strategic Investment Plans (SIPs). MoMSME supported States interested in participating in the Programme to prepare the SIPs. SIP eligibility for part-financing was appraised and approved by MoMSME through a rigorous process. 35 States/ UT have evinced interest in participating in the RAMP Scheme by signing Letters of Undertaking (LoU) with the M/o MSME<sup>1</sup>. 33 States/UT have been provided a grant of Rs.5 crore each, for preparing a Strategic Investment Plan (SIP), which will be a roadmap for development and promotion of the MSME sector in the respective State/UT<sup>2</sup>. The RAMP Programme is supporting part-financing for selected interventions based on the quality of the SIPs submitted by the participating States, as approved by the RAMP Programme Committee (RPC), chaired by the Secretary MoMSME.

Strategic Investment Plans (SIP) have been received from 25 States/ UT. A total grant of Rs.2489.9 Cr has been approved for selected project proposal in the SIPs of these 25 States/ UT<sup>3</sup>. The first instalment of grants has been released to States/UTs for implementation of approved projects.

### Overview of MSMEs 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 48.34<sup>4</sup> lakh MSMEs, which accounts for approximately 16%<sup>5</sup> of the total MSMEs in India Out of total MSMEs in the state 17.88%<sup>6</sup> are women owned.

Type	No. of MSMEs In lakh	Percentage Share
Micro	47.17	97.6%
Small	1.05	2.2%
Medium	0.12	0.2%
<b>Total</b>	<b>48.34</b>	

1 Government of India & Ministry of Micro, Small and Medium Enterprises. (2023). Annual Report 2023-24. <https://msme.gov.in/sites/default/files/FINALMSMEANNUALREPORT2023-24ENGLISH.pdf>

2 Government of India & Ministry of Micro, Small and Medium Enterprises. (2023). Annual Report 2023-24. <https://msme.gov.in/sites/default/files/FINALMSMEANNUALREPORT2023-24ENGLISH.pdf>

3 Government of India & Ministry of Micro, Small and Medium Enterprises. (2023). Annual Report 2023-24. <https://msme.gov.in/sites/default/files/FINALMSMEANNUALREPORT2023-24ENGLISH.pdf>

4 State-wise Udyam registration. (n.d.). [https://dashboard.msme.gov.in/Udyam\\_Statewise.aspx](https://dashboard.msme.gov.in/Udyam_Statewise.aspx) (as on 29 September 2024)

5 State-wise Udyam registration. (n.d.). [https://dashboard.msme.gov.in/Udyam\\_Statewise.aspx](https://dashboard.msme.gov.in/Udyam_Statewise.aspx) (as on 29 September 2024)

6 Women entrepreneurs in MSMEs. (n.d.-b). <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2002574>

Maharashtra's MSME sector employs 8%<sup>7</sup> of the total workforce in the state and contributes around 11%<sup>8</sup> of the total MSME output in India. However, there is a skewed industrial development in Maharashtra, with approximately 40%<sup>9</sup> of MSMEs concentrated in Pune, Thane Mumbai and Mumbai Suburban Region.

### Challenges Faced by MSMEs in Maharashtra

Micro Small and Medium Enterprises (MSME) are critical drivers of economic growth in Maharashtra. Even though there are 48.34<sup>10</sup> Lakh Udyam Registered MSMEs as per the Udyam portal, these MSMEs face formidable obstacles in the formal business landscape hindering their progress.

The major issue is the absence of specialized knowledge and access to expert guidance. Due to this lack of knowledge, the MSMEs miss out on the benefits of Government schemes further hindering their ability to navigate industry-specific Challenges.

Additionally, they face financial barriers like a struggle to secure necessary funding for their operation's technological advancements, and working capital requirements.

The lack of exposure to market trends, innovative practices, and complex regulatory compliance further hampers their competitiveness.

Faced with numerous challenges MSMEs often find themselves isolated, operating without access to experienced mentors who can provide valuable insights, strategies, and solutions to common business problems. This inefficiency in problem resolution poses a significant obstacle to their growth and potential. Without mentorship, MSMEs overlook emerging trends, new technologies, and market opportunities that could provide them with a crucial competitive edge.

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7 Maharashtra Profile. (n.d.). District Startegic Plan - Planning Department Government of Maharashtra. <https://mahasdb.maharashtra.gov.in/DSP/home>

8 Maharashtra Profile. (n.d.). District Startegic Plan - Planning Department Government of Maharashtra. <https://mahasdb.maharashtra.gov.in/DSP/home>

9 District Wise Udyam Registration. (n.d.). [https://dashboard.msme.gov.in/udyam\\_dist\\_wise.aspx?stid=27](https://dashboard.msme.gov.in/udyam_dist_wise.aspx?stid=27)

10 State-wise Udyam registration. (n.d.). [https://dashboard.msme.gov.in/Udyam\\_Statewise.aspx](https://dashboard.msme.gov.in/Udyam_Statewise.aspx) (as on 29 September 2024)

# MCCIA's Role in RAMP Implementation

### Overview of MCCIA's role in Maharashtra's MSME ecosystem

The Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA) is one of India's Oldest Chamber of Commerce established Pre-Independence. MCCIA was established in 1934, to promote industrial and economic growth in the region and beyond. MCCIA serves as a platform for businesses, industries, and entrepreneurs to collaborate, share knowledge, and advance economic development.

In the previous fiscal year 2023-24, MCCIA impacted 9,335 participants across 2,637 companies through 201 events, showcasing its proven capacity in organizing business-focused training programs. With this background, MCCIA proposed to the Maharashtra Small Scale Industries Development Corporation (MSSIDC) to be one of the Implementing agencies of the RAMP initiative.



Figure 1- Impact Generated by MCCIA in FY24

MCCIA has played a pivotal role over 90 years in helping the MSME Ecosystem at large. Some of the initiatives are as follows.

### 1.The Auto Cluster Development and Research Institute

The Auto cluster was initiated by MCCIA with support from the Pimpri Chinchwad Municipal Corporation and the Government of Maharashtra, was established under the Industrial Infrastructure Upgradation Scheme (IIUS) of the Ministry of Commerce & Industry in 2006-07. The prime objective of the Auto Cluster is to Support MSMEs in their developmental needs to meet the expectation of OEMs in terms of Product Development, Quality, Reliability and Cost competitiveness.

## **2.MCCIA Electronic Cluster Foundation**

The MCCIA Electronic Cluster was founded to boost the growth and competitiveness of the electronics manufacturing sector in Pune and its surrounding regions. MECF is also one of the initiatives of MCCIA. it serves as a platform for electronics MSMEs to access state-of-the-art infrastructure, technology, and resources necessary for innovation and production efficiency.

## **3.Lean Manufacturing Clusters**

MCCIA has extended the benefits to 130 SMEs by forming 14 mini-clusters under Lean Manufacturing Cluster scheme. Through this activity, MCCIA has also supported OEMs like Godrej, Piaggio, KOEL, and Cummins by forming clusters for their vendors. In all MCCIA has promoted 13 Custer schemes under the Ministry of MSME benefiting 124 companies.

## **4.MSME Facilitation Desk**

The MSME Facilitation Desk of MCCIA in Pune is a dedicated initiative aimed at supporting 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. MCCIA plays a pivotal role in facilitating industry collaboration, providing technical support, and fostering a conducive environment for research and development. It also connects businesses with government schemes and policies to enhance their global competitiveness, helping local manufacturers grow and scale effectively.



# Planning and Strategic Alignment

### Initial planning and stakeholder engagement

After the communication from Government of Maharashtra about the RAMP initiative. The interventions, were shared with Implementing Agencies including MCCIA. Stakeholders meeting was conducted to discuss the plan for successful implementation of RAMP Program in Maharashtra. MCCIA being a part of the stakeholders meet Shared strategic Recommendations.

### Strategic Recommendations made GOM

MCCIA made the following strategic recommendations to Government of Maharashtra

#### 1.Leverage Distributed Architecture

To effectively implement the RAMP scheme, adopt a distributed approach using a mix of state government offices, chambers of commerce, and private sector entities. This will optimize resource utilization and help achieve program targets more efficiently.

#### 2.Focus on 'Financing' and 'Regulating'

In line with the philosophy of 'minimum government, maximum governance,' the state should focus on financing and regulating the RAMP scheme rather than direct production. Government offices may face bandwidth constraints, making this a more efficient approach.

#### 3.Prioritize Chambers of Commerce for Execution

Chambers of commerce are the best-suited channel for executing the RAMP program due to their long-standing relationships with MSMEs, their not-for-profit nature, and their established secretariats that provide operational stability. They also have prior experience in areas of RAMP intervention.

#### 4.Private Sector as Supplementary Support:

Where chambers of commerce lack the required capabilities, private companies or individuals can be engaged. These entities should be utilized in specific areas where their expertise can complement the chambers' efforts.

### Key Solutions – Presented by MCCIA to ensure effective implementation

**Model 1:** Chambers of commerce could bid for RAMP interventions based on their capabilities. The state RAMP Committee would allocate specific targets to chambers based on assessed capability.

**Model 2:** Publish the RAMP targets and allow any registered chamber of commerce to execute interventions. Post-completion, they would submit claims to the state RAMP Committee for reimbursement based on predefined rates.

While both the models have its own Pros and Cons Model 2 offers more flexibility. The state may initially adopt Model 1 if the required administrative capacity is unavailable. After the first year, the approach can be reviewed and adjusted for subsequent years was suggested.

### Partnership with MSSIDC, GOM

RAMP initiative of MoMSME aims to address these challenges and help MSMEs in India scale up. Given this, the Government of Maharashtra submitted its SIP under the RAMP scheme in Phase-I and got a budget approved of Rs. 189.49 Cr. It aims to benefit over 1,00,000 Unique MSMEs in the state of Maharashtra.

The approved interventions are as follows –

S. No.	Intervention	Components
1.	Capacity Building	Anchor Vendor Development\ program
2.	Capacity Building	Training to MSMEs on Innovate Scheme: IPR
3.	Capacity Building	Training to MSMEs on GeM
4.	Capacity Building	Sensitization and Capacity Building of DIC GMs
5.	Capacity Building	Capacity building of MSSIDC/ DoI/Line dept
6.	Capacity Building	Capacity building of second level officers of DoI, Line dept. officials
7.	Capacity Building	Refresher Sessions for Dept. of Industries
8.	Capacity Building	Training of MSMEs on Input Tax Credit Process
9.	Capacity Building	Enhance Knowledge and Financial Training of the MSMEs
10.	Capacity Building	Sensitization and Capacity Building for Women & SC/ST Entrepreneurs
11.	Capacity Building	Capacity Building to MSMEs units to digitally submit their loan applications
12.	Capacity Building	Capacity Building to MSMEs for availing technical support for self- assessment & audit process optimization
13.	Innovative Solution	Innovative Solution 1 – Flatted Factory Concept with Plug & Play Facility

S. No.	Intervention	Components
14.	Innovative Solution	Innovative Solution 2 – Market Linkages through Institutional Strengthening
15.	Innovative Solution	Innovative Solutions 4 – Establishment of Business Facilitation Centers (BFCs)
16.	Innovative Solution	Innovative Solutions 5 – Empanelment of mentors with MSSIDC
17.	Skill Development	Partner with educational/vocational institutions for skill building of MSME workforce
18.	Skill Development	Partner with educational/vocational institutions for skill building of MSME workforce Skill voucher system
19.	Skill Development	Partner with educational/vocational institutions for skill building of MSME workforce Upskilling and Reskilling focused approach
20.	Access to Market	Facilitating MSMEs on Innovative Logistics & Sustainable Packaging Solutions
21.	Access to Market	International Buyer Seller meets/ Trade Fair participation for MSMEs
22.	Awareness Generation	Aggressive awareness campaigns
23.	Awareness Generation	Public of IEC materials on RAMP
24.	DIC Strengthening	Laptops
25.	DIC Strengthening	Handheld device
26.	DIC Strengthening	Printer with Scanner/ Xerox
27.	DIC Strengthening	Software (upgrade & new)
28.	IT Solutions	Develop a one stop integrated portal
29.	IT Solutions	Software integration with line departments

**Table 1- Approved Interventions for Maharashtra**

Out of 29 components across 6 Interventions MCCIA partnered with MSSIDC to Implement 8 components across 2 Interventions.

## Capacity building

- Anchor Vendor Development/ program
- Training to MSMEs on GeM
- Training of MSMEs on Input Tax Credit Process
- Enhance Knowledge and Financial Training of the MSMEs
- Capacity Building to MSMEs units to digitally submit their loan applications
- Sensitization and Capacity Building for Women and SC/ST Entrepreneurs
- Capacity Building to MSMEs for availing technical support for self-assessment and audit process optimization

## Skill Development

- Partner with educational/ vocational institutions for skill building of MSME workforce upskilling and reskilling focused approach.

**Figure 2-Interventions MCCIA will Implement in Maharashtra**

# Scaling Up Across Maharashtra

## Approach to scaling the RAMP implementation across the state

MCCIA has been supporting MSMEs for over 90 years, playing a crucial role in fostering business growth and addressing the challenges faced by enterprises, particularly in Pune and the wider Maharashtra region. Its long-standing efforts have been pivotal in creating a competitive business environment, helping businesses improve their operations, adopt modern practices, and stay resilient in the face of market challenges.

With a well-established presence, MCCIA already holds a strong foothold in Pune and surrounding areas. It operates through five strategically located branches across two districts—Pune and Ahmednagar—enabling it to effectively reach and serve the needs of local businesses. This regional presence has allowed MCCIA to cater to a wide spectrum of industries and business sizes, from micro-enterprises to medium-scale businesses, offering tailored solutions to their specific needs.

As part of the implementation of new interventions under the RAMP scheme or similar initiatives, MCCIA began by focusing on Pune and nearby regions during the first month. This initial phase involved organizing training programs and workshops that targeted local MSMEs, helping them build capacity, enhance their knowledge, and equip them with skills to operate in an increasingly competitive market. These programs were designed to be highly practical, covering topics like digital transformation, supply chain efficiency, regulatory compliance, and access to finance etc.

## The Programs were conducted on following domains.

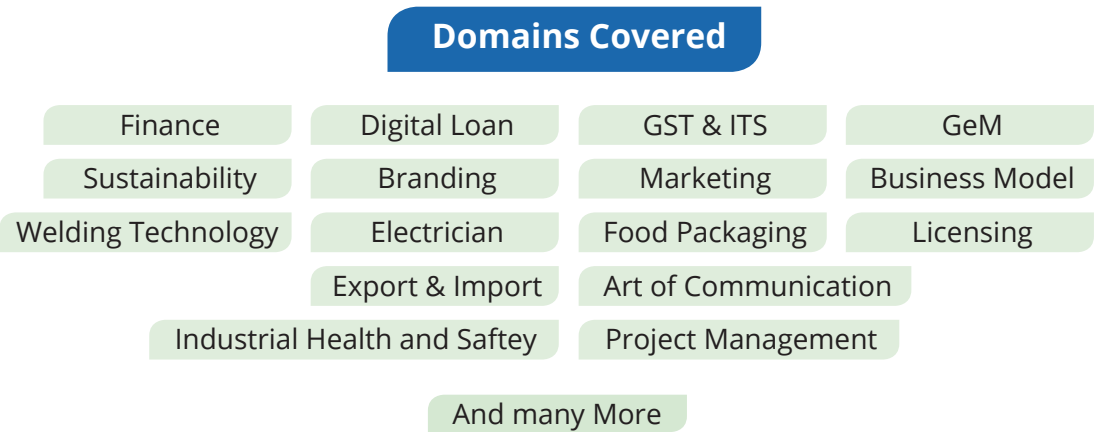


Figure 3- Domains Covered under Programs of Initiatives of RAMP

Once the initial groundwork in Pune was laid, MCCIA expanded its reach starting from the second month of the program. The focus shifted to conducting similar programs in areas beyond Pune, including Ahmednagar and other nearby districts. This strategic expansion aimed to ensure that MSMEs across Maharashtra, even in semi-urban and rural regions, received the necessary support to improve their business processes and overcome operational challenges.

In addition to its direct interventions, MCCIA also forged strategic partnerships with local industry associations, business groups, and chambers of commerce to amplify its efforts in supporting MSMEs. By collaborating with these organizations, MCCIA was able to cross-leverage resources, expertise, and networks, creating a more robust ecosystem for MSME growth and development.

These partnerships served multiple purposes. First, they expanded the reach of RAMP programs by utilizing the established connections that local associations had with businesses in their regions. This helped in identifying and engage with MSMEs that might otherwise be difficult to reach, especially in semi-urban and rural areas. By tapping into the local expertise and understanding of these partner organizations, MCCIA was able to tailor its interventions to the specific needs and challenges faced by businesses in different parts of Maharashtra.

Second, the partnerships provided MSMEs with a platform to voice their concerns and share experiences, fostering a collaborative learning environment. This not only improved the effectiveness of the training programs but also encouraged peer-to-peer learning and the exchange of best practices among businesses.

MCCIA's collaboration with local industry associations and business groups allowed it to significantly extend its capacity, ensuring that MSMEs across Maharashtra, including those in remote regions, could benefit from its programs. These partnerships created a multiplier effect, making RAMP interventions more comprehensive, and responsive to the diverse needs of the MSME sector.

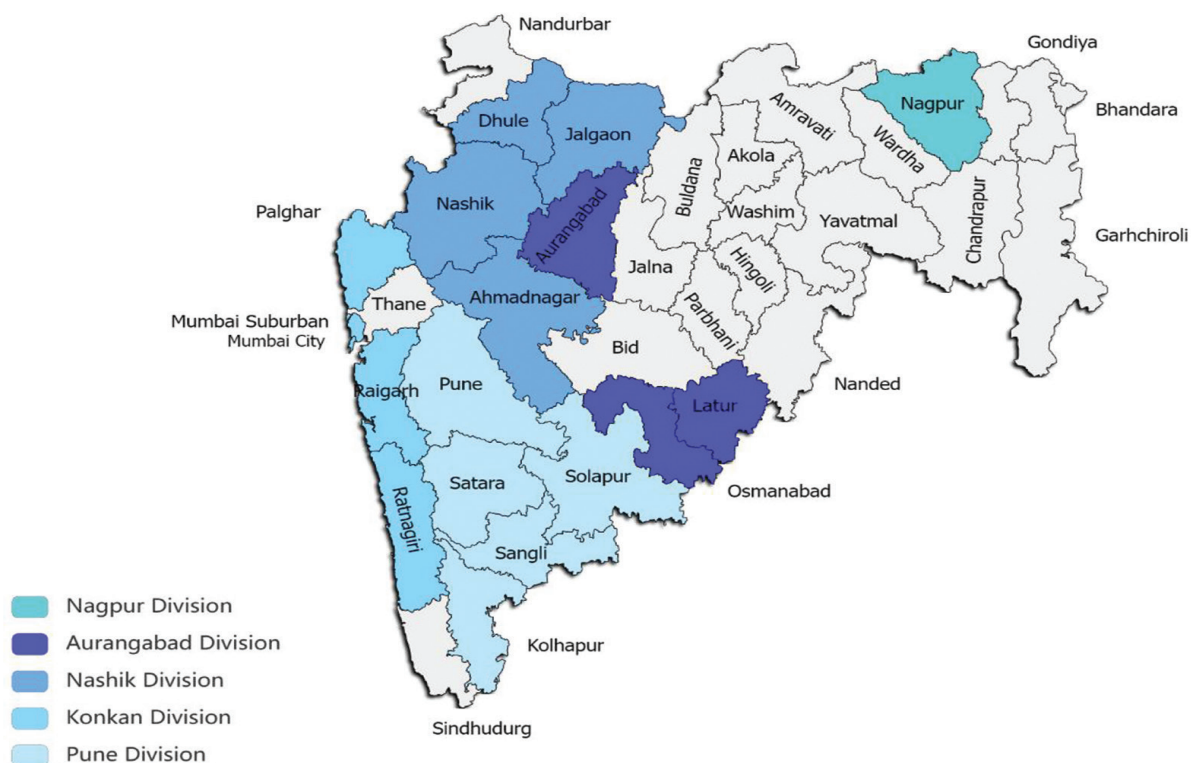
### **Regional breakdown of MSME outreach**

As part of MCCIA's strategic implementation of the RAMP scheme, outreach to MSMEs across Maharashtra was carefully structured to ensure equitable coverage of the state's diverse regions. This approach aimed to target a wide range of MSME clusters, each facing distinct challenges and opportunities based on their geographical and industrial contexts.

From April 2024 to September 2024 MCCIA has touched 19 out of 36 districts in Maharashtra, benefitting approximately 3233 Unique MSMEs across all domains.

District	Program	Participants (Unique MSMEs)
Ahmednagar	12	365
Aurangabad	4	41
Dhule	2	55
Jalgaon	1	24
Kolhapur	4	78
Latur	1	16
Mumbai	3	37
Mumbai Suburban	6	43
Nagpur	1	31
Nashik	12	343
Osmanabad	1	13
Palghar	1	16
Pune	118	1598
Raigad	1	24
Ratnagiri	1	16
Sangli	9	158
Satara	12	201
Solapur	6	174
Total	195	4955

**Table 2- Programme Coverage and MSME Benefitted as Per Districts**



## April

In April, 7 districts were covered and 47 Programs were conducted impacting 968 unique MSMEs across all domains

District	Program	Participants (Unique MSMEs)
Ahmednagar	1	15
Mumbai	1	18
Nashik	1	67
Palghar	1	16
Pune	39	745
Raigarh	1	24
Sangli	3	83
Total	47	968

**Table 3- Events Organised and MSMEs Benefitted in April**

## May

In May, 5 districts were covered and 30 Programs were conducted impacting 532 unique MSMEs

District	Program	Participants (Unique MSMEs)
Ahmednagar	2	37
Nashik	1	19
Pune	24	413
Sangli	2	28
Solapur	1	35
Total	30	532

**Table 4-Events Organised and MSMEs Benefitted in May**

## June

In June, 10 districts were covered and 44 Programs were conducted impacting 1240 unique MSMEs

District	Program	Participants (Unique MSMEs)
Ahmednagar	8	348
Aurangabad	2	58
Dhule	2	109
Jalgaon	1	24
Mumbai	1	12
Mumbai Suburban	1	16
Nashik	3	140
Pune	23	455
Sangli	1	18
Satara	2	60
Total	44	1240

**Table 5-Events Organised and MSMEs Benefitted in June**



## July

In July, 8 districts were covered and 31 Programs were conducted impacting 835 unique MSMEs

District	Program	Participants (Unique MSMEs)
Aurangabad	2	33
Mumbai	1	6
Mumbai Suburban	5	83
Nashik	3	148
Pune	11	216
Ratnagiri	1	16
Satara	3	94
Solapur	5	239
Total	31	835

**Table 6- Events Organised and MSMEs Benefitted in July**

## August

In August, 5 districts were covered and 22 Programs were conducted impacting 593 unique MSMEs

District	Program	Participants (Unique MSMEs)
Kolhapur	2	70
Nagpur	1	31
Nashik	2	66
Pune	14	389
Satara	3	37
Total	22	593

**Table 7-Events Organised and MSMEs Benefitted in August**

## September

In September, 8 districts were covered and 21 Programs were conducted impacting 787 unique MSMEs

District	Program	Participants (Unique MSMEs)
Ahmednagar	1	20
Kolhapur	2	67
Latur	1	16
Nashik	2	99
Osmanabad	1	13
Pune	7	248
Sangli	3	128
Satara	4	196
Total	21	787

**Table 8-Events Organised and MSMEs Benefitted in September**

# Key Achievements and Impact

### Progress toward benefiting MSMEs

Total MSMEs Benefitted

MCCIA has impacted 4955 Unique MSMEs in all intervention.

Details as per Intervention are as follows-

Intervention	Program	Participants (Unique MSMEs)
Anchor Vendor Development program	8	230
Training to MSMEs on GeM	24	862
Training of MSMEs on Input Tax Credit Process	21	496
Enhance Knowledge and Financial Training of the MSMEs	20	487
Capacity Building to MSMEs units to digitally submit their loan applications	30	985
Sensitization and Capacity Building for Women & SC/ST Entrepreneurs	33	355
Capacity Building to MSMEs for availing technical support for self- assessment & audit process optimization	12	255
Partner with educational/vocational institutions for skill building of MSME workforce Upskilling and Reskilling focused approach	47	1285
Total	195	4955

**Table 9- Program Coverage and MSME Benefitted across various Interventions**

### Women Led MSMEs Benefitted

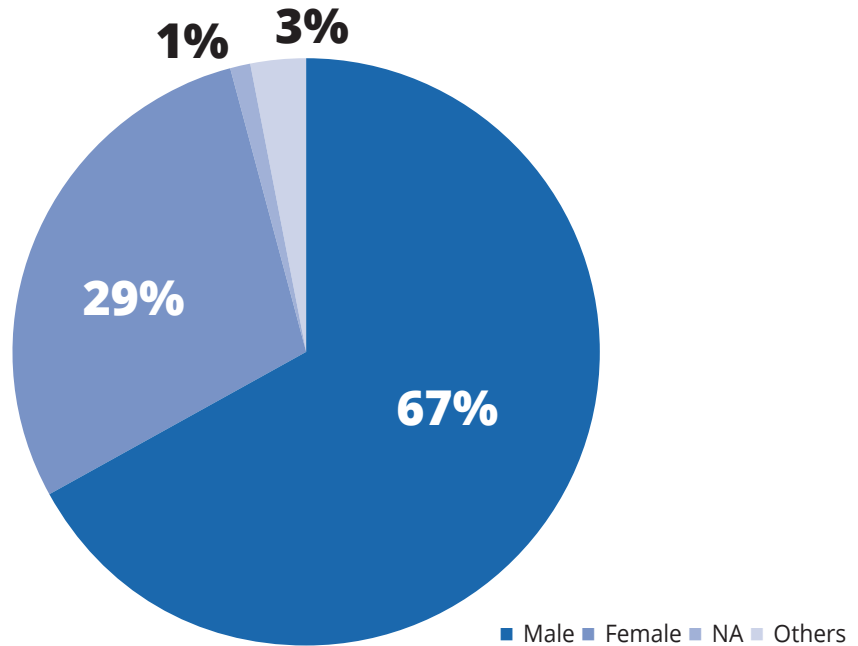


Figure 4- MSMEs Benefitted by Gender of Entrepreneur

### MSMEs Benefitted as per Sector

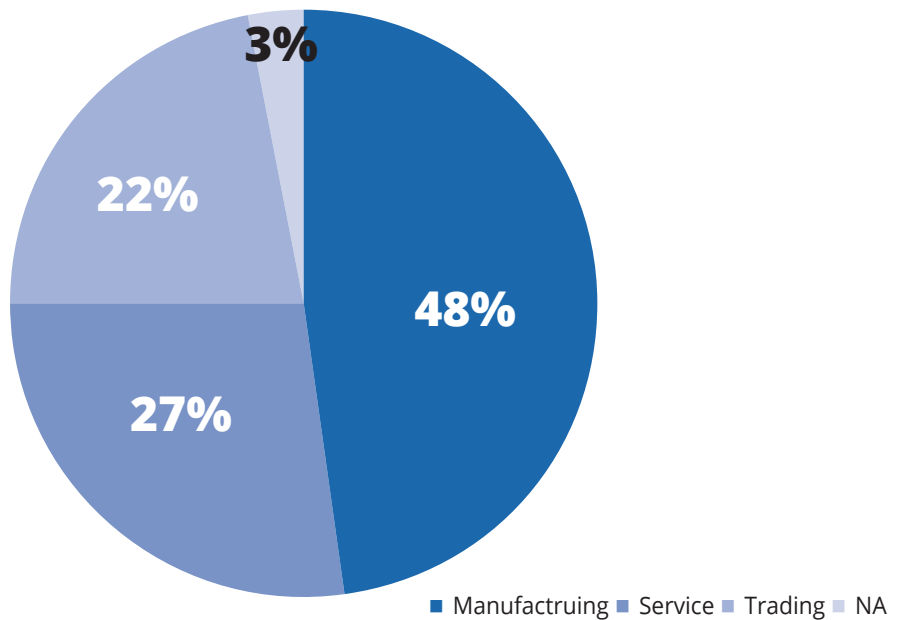


Figure 5- MSMEs Benefitted as per Business Sector

### MSMEs Benefitted as per Social Category

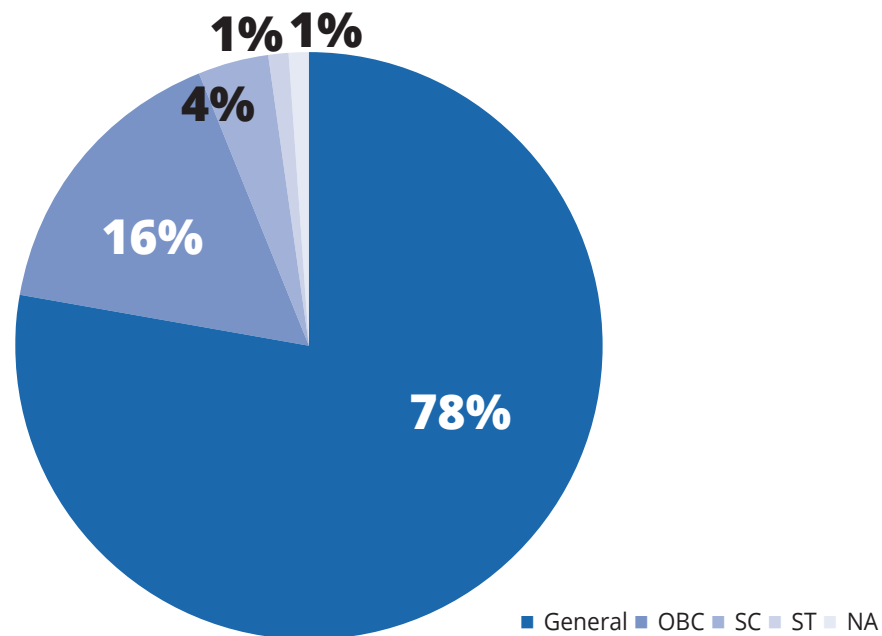


Figure 6- MSMEs Benefitted as per Social Category of Entrepreneur

### Focus Areas of Each Component

#### Anchor vendor Development Program

- Facilitate collaboration between large enterprises and MSMEs
- Align MSMEs' capabilities with anchors' plans
- Set capability and capacity enhancement roadmaps

#### Training on GeM

- Enable MSMEs to access public procurement opportunities
- Training Focus Areas include GeM Platform Onboarding: Introduction, Registration, Profile Creation.
- Procurement Skills: Business Opportunity Search, Tender Filling.

#### Training on Input Tax Credit Process

- Enhance financial efficiency and competitiveness through effective ITC utilization.
- Key Focus on Understanding ITC under GST, GST Sahay, ITC Reconciliations and Cost Control as well as Compliance with Legal Provisions.

**Enhance Knowledge and Financial Training**

- Equip MSMEs to thrive in a competitive business environment
- Focus on Financial Literacy, Maintaining CIBIL Score, Credit Hygiene
- Understanding Balance Sheets, Cashflow Maintenance

**Women & SC/ST Entrepreneurs**

- Create an inclusive ecosystem for equal growth and competition.
- Focus on training, setup guidance, accessing growth capital and industry visits

**Capacity Building of units to digitally submit their loan applications**

- Empower MSMEs to access credit facilities through digital platforms
- Focus on digital skills and maximizing benefits of bank credit facilities

**Availing technical support for self-assessment & audit process optimization**

- Enable MSMEs to conduct self- assessments and set growth goals using performance audit principles
- Cover topics of Environmental Concerns, Socially Responsible Practices, Economic Cooperation

**Partner with educational/vocational institutions for skill building of MSMEs workforce upskilling & reskilling focused approach**

- Enhance the existing workforce's skills for improved performance and adaptability.
- The focus areas for upskilling and reskilling include soft skills, digital skills, and performance evaluation and enhancement strategies.
- Training will cover finance, greening initiatives, analytics, marketing, supply chain management, and operational safety and health.



## Testimonials

"The sessions were addressed by vary capable faculties and the topics of sustainability in connection with various industrial techniques and Industry 4.0 and MSME growth story were brought out very well."

• **Narendra Shukla** – Synergies of Sustainability for MSMEs

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"Many of my concepts about ITC, GST and GST Refund got cleared while I attended the session. Presentation slides were very clear and informative. Within 4 hours session I got to know all kinds of taxation benefits, its restrictions and their processes. All this information will help me in my official work in a positive manner."

• **Shankar Dange** – Training of MSMEs on ITC, GST and GST Sahay

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"It was a really insightful, informative and enjoyable. I learnt insightfull branding strategies which will help anyone levelup their brand game."

• **Manisha Kevlani** – Branding and Marketing for MSMEs

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"This was one of the best sessions that I have participated in. It encompassed the entire business that one must take care of. The trainer answered the questions of all the participants in the best way he can. I would highly recommend this training session to all."

• **Prince Paul** – Business Model Canvas.

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"I attended the GeM event and gained confidence that I will be able to register myself on GeM Platform within two days. This session was very useful for new as well as existing entrepreneurs. "

• **Mahesh Sawrikar** – Training of MSMEs on GeM

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"Great presentation by LnT Defence team. They are guiding us for vendor registrations of LnT as well as opportunities for military, naval and some other departments." – Anchor Vendor development programme LnT Defence.

• **Vikram Sawant** – Anchor Vendor development programme LnT Defence.

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"I came to know about various schemes that banks are providing to startups and MSME units. We are also looking forward for other upcoming informative sessions."

- **Sanjay Singhal** – Enhancing financial knowledge of MSMEs.

"I have got good insights in various topics related to financing, credit scores, handling loans and repayment of these loans."

- **Rahul Shinde** – Enhancing financial knowledge of MSMEs

"We got good guidance for FSSIA norms and their regulations about food packaging and labelling. These sessions are really insightful for small entrepreneurs"

- **Rupali Kadlag** – Food labelling and FSSIA Regulations at Purandar.

"I got to know how to digitally apply for loan and avail loan schemes like mudra loan etc. I also got to know how to repay the loan, what to look for while applying, its interest rate etc."

- **Dhanashree Bhandari** – Digital Loan application event

"All my queries regarding GST and ITC were solved in this GST event at Kolhapur. I give a five-star rating to this event."

- **Jamir Mulla** – Training of MSMEs on GST Kolhapur.

"I learnt many new things about use of AI, I had just heard about Chat GPT and AI but after this session I learnt how to use it in business and improve productivity."

- **Omkar Phadke** – Training of MSMEs on Artificial Intelligence

"Many of my queries regarding GeM portal were resolved and got to know many new things about the portal like catalogue preparation, registration process reverse auction and Bidding."

- **Pranoti Joshi** – Training of MSMEs on GeM

"The session was really good and got many inputs on sustainability and ramping up the business. I will opt for the lean management and ZED certification after getting to know its benefits. It's a great opportunity of MSMEs and a good initiative."

- **Training of MSMEs on GeM**

# Challenges

### **Limited Knowledge About Available Schemes, Benefits, and UDYAM Number**

Many MSMEs lack awareness about the benefits and schemes available to them, particularly regarding the UDYAM registration. This lack of information results in missed opportunities for financial support, subsidies, and various government incentives that are vital for their growth.

### **Reluctance to Transition from Udyog Aadhar to UDYAM Numbers to Avoid Formalization**

A significant number of MSMEs are hesitant to formalize their operations by transitioning from Udyog Aadhar to UDYAM registration. They fear increased regulatory scrutiny, taxes, and compliance requirements, which discourages them from registering. This resistance limits their access to formal credit and government schemes.

### **Reluctance to Attend Long Workshops or Day-long Sessions**

MSMEs often find it difficult to commit to day-long or lengthy workshops, especially in the case of smaller businesses with limited human resources. The loss of time from business operations discourages many from participating in training programs that are crucial for their growth and competitiveness.

### **Difficulties in Identifying Female Entrepreneurs in Some Situations**

In certain regions, it is challenging to identify and engage with female entrepreneurs due to socio-cultural barriers, lack of visibility, and insufficient support networks. This results in women-owned MSMEs being underrepresented in programs like RAMP, limiting their access to opportunities and resources.

### **Lack of Willingness to Attend Workshops and Engage**

Many MSMEs show reluctance to actively participate in workshops or engage in programs that could benefit them. This stems from a mindset of immediate operational concerns taking precedence over long-term benefits, often due to financial and time constraints.

### **Low Digital Literacy**

A significant portion of MSMEs, especially in rural areas, struggle with digital literacy. Many business owners lack the skills to use online platforms, which are increasingly being used for registrations, accessing government schemes, and participating in webinars or virtual workshops. This limits their ability to engage with new initiatives and hampers their growth in a digitizing economy.



### **Trust Deficit with Government Programs**

There is often a sense of mistrust or scepticism towards government initiatives among MSMEs, largely due to past experiences with bureaucratic delays or complex application processes. This discourages them from actively seeking out new schemes like RAMP, even when they may be beneficial. Also reluctant to share Udyam Number with implementation agencies.

### **Financial Constraints and Lack of Immediate Incentives**

MSMEs, especially micro enterprises, face constant cash flow challenges. Attending workshops or engaging in new programs is often viewed as a secondary priority unless there is a clear, immediate financial incentive. Without visible short-term benefits, many businesses do not invest their time or resources into these engagements.

# Conclusion

The implementation of the RAMP scheme has marked a significant milestone in MCCIA's ongoing efforts to empower MSMEs across Maharashtra. Through targeted outreach, strategic collaborations, and tailored support, MCCIA has made substantial strides in enhancing the performance and sustainability of MSMEs in diverse sectors.

The journey has not been without challenges; however, each obstacle encountered provided invaluable insights that informed adaptive strategies to better serve the MSME community. The report underscores the critical role of collective action, bringing together government bodies, industry stakeholders, and MSMEs in a unified effort to drive economic growth.

As we look ahead, it is imperative that the momentum generated by the RAMP scheme is sustained. Continued focus on capacity building, market access, and innovation will be essential to further bolster the MSME sector. MCCIA is committed to ensuring that the benefits of this initiative extend beyond the current targets, fostering an environment where MSMEs can thrive, innovate, and contribute meaningfully to Maharashtra's economic landscape.

In conclusion, the RAMP scheme stands as a testament to the potential of collaborative efforts in achieving transformative outcomes for MSMEs. Together, we can build a resilient, inclusive, and vibrant MSME ecosystem that not only addresses the current challenges but also seizes the opportunities of the future.

# Annexure

## Anchor Vendor Development Programme





## Training to MSMEs on GeM



Figure 7- Training of MSMEs on Gem Pune



Figure 8-Training of MSMEs on Gem Baramati



Figure 9- Training of MSMEs on Gem Sangli



## Training of MSMEs on Input Tax Credit Process



Figure 10-Training of MSMEs on Input Tax Credit Process Pune



Figure 11- Training of MSMEs on Input Tax Credit Process Ahmednagar



## Enhance Knowledge and Financial Training of the MSMEs



Figure 12-Enhance Knowledge and Financial Training of the MSMEs Pune



Figure 13- Enhance Knowledge and Financial Training of the MSMEs Centre of excellence for Women Entrepreneurs- Pune



## Capacity Building to MSMEs units to digitally submit their loan applications



Figure 14-Capacity Building to MSMEs units to digitally submit their loan applications Baramati



Figure 15-Capacity Building to MSMEs units to digitally submit their loan applications Vasai

## Sensitization and Capacity Building for Women & SC/ST Entrepreneurs



Figure 16-Sensitization and Capacity Building for Women & SC/ST Entrepreneurs Karmala



Figure 17-Sensitization and Capacity Building for Women & SC/ST Entrepreneurs Shrigonda



## Capacity Building to MSMEs for availing technical support for self- assessment & audit process optimization

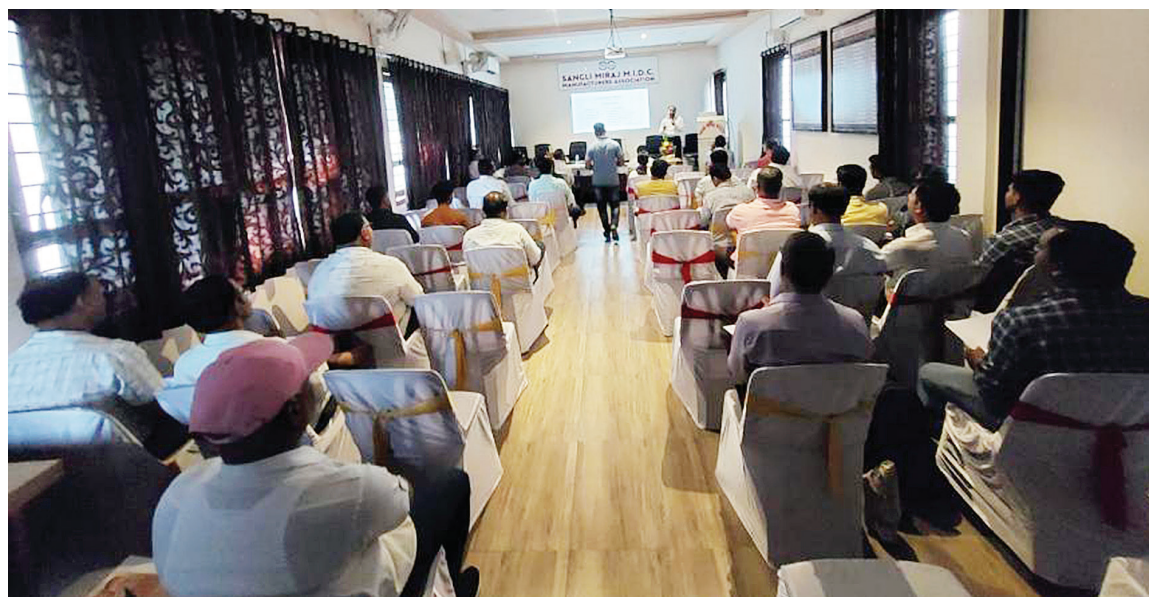


Figure 18-Capacity Building to MSMEs for availing technical support for self- assessment & audit process optimization Nashik



Figure 19-Capacity Building to MSMEs for availing technical support for self- assessment & audit process optimization Pune

**Partner with educational/vocational institutions for skill building of MSMEs workforce upskilling & reskilling focused approach**



**Figure 20-Partner with educational/vocational institutions for skill building of MSMEs workforce upskilling & reskilling focused approach, Miraj**



**Figure 21-Partner with educational/vocational institutions for skill building of MSMEs workforce upskilling & reskilling focused approach, Pune**





**MAHRATTA CHAMBER OF COMMERCE,  
INDUSTRIES AND AGRICULTURE**

505, A-Wing, MCCIA Trade Tower,  
403, Senapati Bapat Road, Pune-411 016 INDIA.

+91 20 2570 9000 | [info@mcciapune.com](mailto:info@mcciapune.com)