



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



# **Uttar Pradesh 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 **Dr (CA) Tushar Arya** for their tireless efforts and contributions in preparing the **State-Specific MSME Policy of Uttar Pradesh**, 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 TO THE MSME POLICY

## 1.1 Brief Profile – State of Uttar Pradesh

Uttar Pradesh is emerging as one of India's most dynamic states, driving industrialisation and economic transformation at scale. In FY **2023–24**, the Gross State Domestic Product (GSDP) of Uttar Pradesh stood at approximately **₹25.48 lakh crore** ( $\approx$  US\$ 307 billion) at current prices, making it one of India's largest state economies. The state has demonstrated a robust growth pattern, with a compound annual growth rate (CAGR) of **11.71%** projected between FY 2019 and FY 2026, reflecting strong industrial expansion, infrastructure development and diversification. The state's per capita GSDP in FY24 was Rs. 1,07,468 (US\$ 1,256.9). Per capita GSDP increased at a CAGR of 6.03% between FY17 and FY2024.

### Uttar Pradesh — Economic Snapshot

Key indicators from FY 2017 to FY 2024



Figure 1: Key Indicators from FY 2017 to FY 2024

On the investment front, Uttar Pradesh is intensifying its focus on manufacturing, digital services, logistics, and large-scale infrastructure. The state has rolled out multiple sector-specific policies and incentives to attract domestic and foreign investments while strengthening the competitiveness of its MSME ecosystem. Notably, the **MSME Industrial Estate Management Policy 2022** has introduced major reforms in land allotment, industrial estate management and leasing procedures, enabling faster and more transparent access to industrial plots for micro, small and medium enterprises.

Designed to empower MSMEs as engines of employment and regional development, the state's policy roadmap emphasises affordable access to finance, modern industrial infrastructure, digital integration, and global market linkages. Complementing these efforts, the **Industrial Investment & Employment Promotion Policy 2022** is driving the development of cluster-based manufacturing ecosystems, promoting technology adoption, and fostering stronger collaboration between industries and educational institutions.

With its large-scale reforms, extensive expressway network, freight corridors, upcoming international airports, and a rapidly expanding industrial base, Uttar Pradesh is positioning itself as a strategic destination for investments. The state's policy architecture aims to align rapid economic growth with inclusive development, making Uttar Pradesh a leading hub of entrepreneurship, innovation, and manufacturing in India.

## 1.2 Importance of MSME Policies

Uttar Pradesh is India's largest MSME hub, with **over 89.9 lakh MSMEs** registered on the Udyam Portal as of 2024—the highest among all states. The MSME sector contributes significantly to Uttar Pradesh's economy, accounting for nearly **60% of the state's industrial output, 14% of India's total MSME exports**, and providing employment to **more than 1.5 crore people** across manufacturing, services, and traditional crafts. During August 2020 to September 2024, Uttar Pradesh registered more than **21.5 lakh new MSMEs**, reflecting rapid enterprise growth and strong entrepreneurial activity across districts.

MSMEs in Uttar Pradesh play a central role in **traditional manufacturing clusters**, including brassware (Moradabad), leather (Kanpur, Agra), carpets (Bhadohi), sports goods (Meerut), perfumes (Kannauj), silk and textiles (Varanasi), and electronics (Noida–Greater Noida). These clusters form an integral part of the state's economic identity and export potential, particularly through the **One District One Product (ODOP)** initiative. The MSME sector also generates substantial employment in rural and semi-urban regions, significantly contributing to livelihood diversification and poverty reduction.

The new MSME Policy is crucial for Uttar Pradesh as it seeks to ensure **balanced regional development**, especially for Purvanchal and Bundelkhand, which have historically lagged behind in industrialization. Through differential incentives, infrastructure support, and targeted cluster development, the policy aims to bridge regional disparities and promote inclusive economic growth. It also places strong emphasis on empowering **women entrepreneurs, artisans, traditional craftsmen, and SC/ST-owned enterprises**, ensuring both social equity and economic empowerment.

Given that a large share of Uttar Pradesh's workforce is semi-skilled and unskilled, the MSME sector remains critical for **mass employment generation**, rural industrialization, and value-added manufacturing. The Uttar Pradesh MSME Policy 2022–2027 provides a transformative roadmap for strengthening enterprise growth by enhancing ease of doing business, expanding access to credit, building modern industrial and logistics infrastructure, and enabling technology adoption across the MSME ecosystem.

By promoting **sector-focused MSME clusters, digital transformation, export competitiveness, and integration with global value chains**, the policy prepares Uttar Pradesh's MSMEs to scale, compete, and thrive in an increasingly technology-driven and competitive economic landscape. This policy is therefore essential for achieving the state's long-term goals of becoming a **USD 1 trillion economy**, creating high-quality employment, and solidifying Uttar Pradesh's position as a national leader in manufacturing and enterprise development.

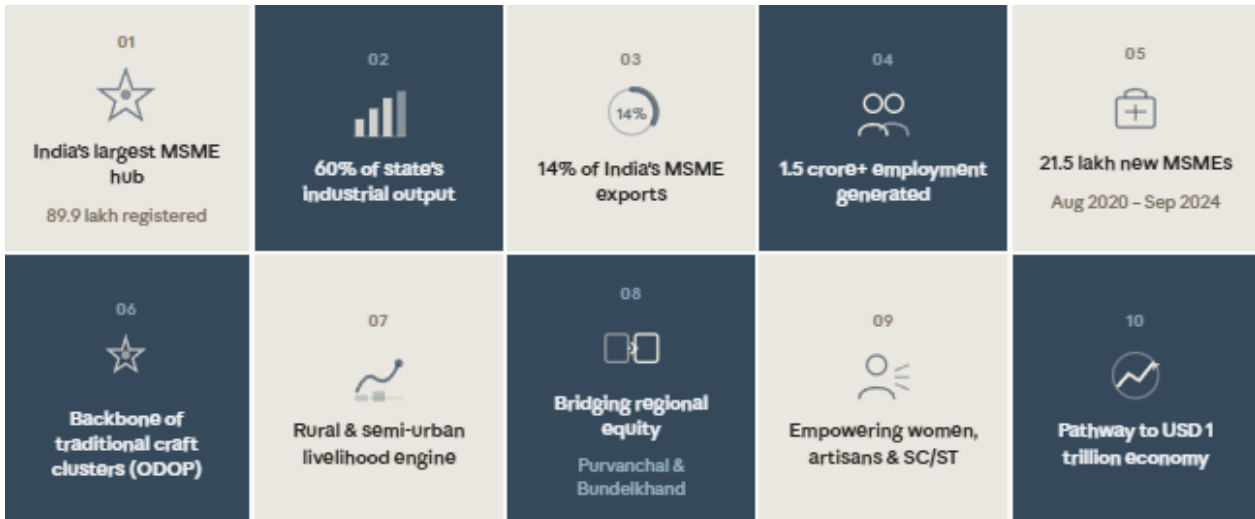


Figure 2: Importance of MSME Policies

### 1.3 Key Objectives of the MSME Policy

A key objective is to **create millions of quality jobs** for youth by encouraging industries such as electronics manufacturing, defense production, food processing, textiles, logistics, and emerging technology sectors. The policy also aims to reduce regional imbalance by offering **differential incentives** to Bundelkhand, Purvanchal, and other backward zones to ensure more equitable development.

Further, Uttar Pradesh seeks to position itself as a **national hub for sunrise industries** such as electronics system design and manufacturing (ESDM), electric vehicles, green energy, aerospace and defense components, and modern logistics. To support this vision, the policy emphasizes **skill development**, innovation, digital transformation, and sustainable industrial practices.

The overall objective is to create an industrial ecosystem that is **investment-friendly, export-oriented, employment-generating, technologically advanced, and environmentally sustainable**, thereby transforming Uttar Pradesh into one of India's most competitive industrial economies.

## 2. ABOUT THE POLICY

### 2.1 Policy Framework

The Industrial Policy of Uttar Pradesh is built on **four pillars** designed to accelerate investment, strengthen manufacturing, and create large-scale employment.

- Financial Incentives:** UP offers competitive subsidies, tax benefits, and special incentives for priority sectors, backward regions (Purvanchal & Bundelkhand), MSMEs, exporters, and women entrepreneurs.
- World-Class Infrastructure:** The policy promotes integrated industrial parks, MSME clusters, logistics hubs, and expressway-linked industrial corridors, supported by airports, freight corridors, and digital infrastructure.
- Ease of Doing Business:** Through the **Nivesh Mitra single-window system**, the state ensures simplified approvals, online clearances, time-bound services, and transparent land allotment to make UP investor-friendly.
- Human Capital Development:** UP focuses on industry-led skilling, MSME workforce training, and partnerships between industries, ITIs, and universities to build a future-ready skilled workforce.

#### Supporting Enablers

- Sustainability:** Promotion of green industries, renewable energy, and eco-friendly industrial zones.
- Innovation:** Support for R&D, startups, technology adoption, and electronics/EV/advanced manufacturing ecosystems.
- Inclusive Growth:** Cluster development, ODOP support, and targeted incentives for MSMEs and women entrepreneurs.
- Good Governance:** Transparent, accountable, and efficient policy implementation with digital monitoring.

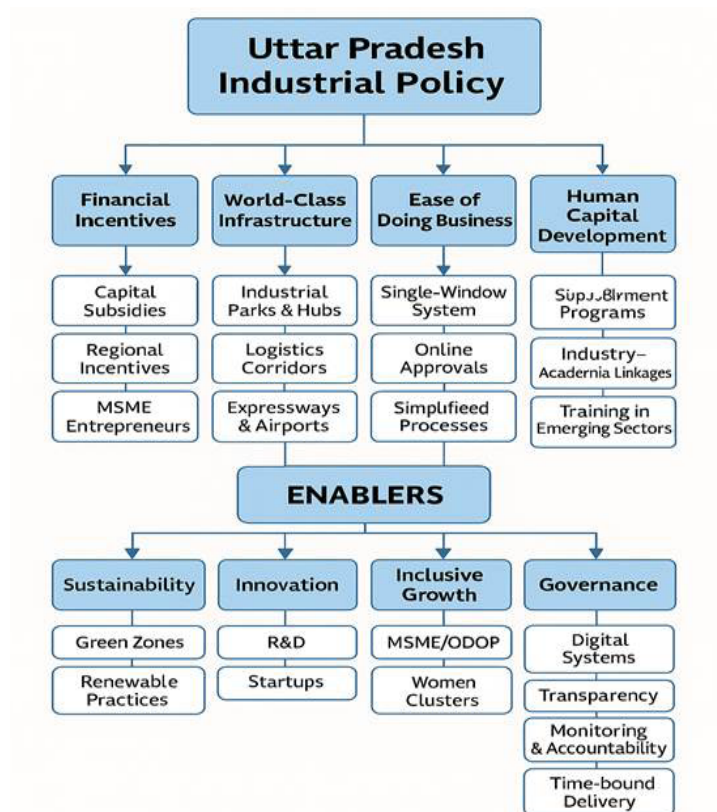


Figure 3: UP Industrial Policy

## 2.2 Important Definitions

The following definitions shall apply for the purpose of interpretation, eligibility assessment, and implementation of incentives under the Uttar Pradesh MSME Policy 2022–2027.

### 2.2.1 MSME

The definition of Micro, Small and Medium Enterprises shall be as prescribed under the **Micro, Small and Medium Enterprises Development (MSMED) Act, 2006**, as amended from time to time:



Figure 4: MSME classification in India

For the **purpose of calculating incentives under this Policy**, the *investment criterion* shall be considered as the primary parameter. The turnover limit shall **not** be used for determining eligibility unless specifically notified by the Government of India or Government of Uttar Pradesh.

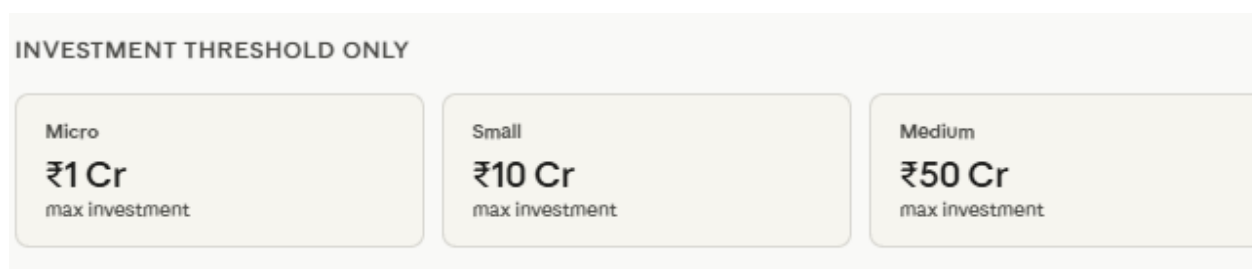


Figure 5: MSME Classification based on Investment

### 2.2.2 New Project

A “New Project” shall mean any industrial unit that undertakes investment in fixed assets on or after the date of notification of this Policy.

Projects that initiated investment prior to the policy notification but could not qualify as pipeline projects under earlier industrial/MSME policies shall also be treated as new projects under this Policy, subject to conditions prescribed by the competent authority.

### 2.2.3 Exporter

“Exporter” means an MSME unit which exports 50% or more of its manufactured goods or services and possesses a valid Importer Exporter Code (IEC) issued by the Directorate General of Foreign Trade (DGFT), Ministry of Commerce and Industry, Government of India.

### 2.2.4 Importer Exporter Code (IEC)

IEC refers to the 10-digit registration number issued by DGFT that authorizes an enterprise to undertake import and/or export activities.

### 2.2.5 100% Export Oriented Enterprise (EOE)

A 100% Export Oriented Enterprise is an industrial unit that undertakes to export its entire production, subject to permissible domestic tariff area (DTA) sales as allowed by the Government of India.

#### Such enterprises may operate under:

- Export Promotion Industrial Park (EPIP) Scheme
- Electronic Hardware Technology Park (EHTP) Scheme
- Software Technology Parks of India (STPI)
- Special Economic Zone (SEZ) Scheme
- Any other export-oriented scheme notified by Government.

### 2.2.6 Value of Fixed Assets (VFA)

Value of Fixed Assets shall mean the total investment made on land, building and plant & machinery including R&D equipment and such other productive assets like tools, jigs & fixtures, dyes, utilities like boilers, compressors, DG Sets, cranes, material handling equipment and such other equipment directly related to production purposes. It also includes installation of plant and machinery (erection charges), electrical items including electrical wiring.

### 2.2.7 Special Category Units

Units established exclusively by an SC / ST, Women, Minorities, Physically Challenged & Ex-Servicemen Entrepreneurs as a proprietary concern or all the partners or directors of the partnership firm / Co-operative Society/Private limited companies or any other legal entity belonging to above-mentioned categories respectively

### 2.2.8 Employment

Direct Employment shall mean employees who are on the rolls of the respective companies which will include contract labours engaged in production line. However, It will not include casual labours. The percentage of contract labours engaged should not exceed 40% of total labour force

### 2.2.9 Expansion / Diversification / Modernisation

The existing enterprise must invest additional new capital to the tune of at least 25% of the fixed assets in the Expansion / Diversification / Modernisation program. The quantum of turnover under the Expansion / Diversification / Modernisation program eligible for base subsidy is the incremental increase in the turnover over and above the average turnover during the immediate 3 years before the commencement of the commercial production in the Expansion / Diversification / Modernisation program.

### 2.2.10 Turnover

The aggregate value of the realisation of amount made from the sale of manufactured goods by the company/enterprise during a financial year. Income from other sources (non-operating activities) like interest received, grants or subsidies, trading activity, resale of products/goods will not be counted under turnover

## 2.3 Policy Period and Applicability (Uttar Pradesh)

The Uttar Pradesh MSME Policy 2022–2027 shall remain in force for a period of **five years** from the date of its notification in the Official Gazette. The provisions of this Policy shall apply to all eligible MSME units that commence investment or undertake expansion, diversification, or modernisation during the validity period of this Policy. The Policy shall remain operative until **a new policy is notified by the Government of Uttar Pradesh**, and in the event of such notification, the new policy shall supersede the present Policy from its effective date. Units that have initiated investment prior to the commencement of this Policy but have not availed benefits under any previous policy may be considered for incentives under the present Policy, subject to conditions prescribed by the State Government.

## 2.4 Eligibility for Incentives

The incentives under the Uttar Pradesh MSME Policy 2022–27 shall be applicable to both new and existing enterprises, subject to fulfillment of the prescribed conditions. A **new enterprise** shall be eligible for incentives based on its classification as a micro, small, or medium enterprise and the extent of eligible fixed capital investment made during the policy period. An **existing enterprise** shall be eligible for incentives only when it undertakes expansion, diversification, or modernisation involving an **additional investment of at least 25% of its existing fixed assets**, duly certified by a Chartered Accountant. The eligibility of such units shall be restricted to the incremental investment and incremental turnover generated from the expansion or modernisation activity.

Further, MSME units that are covered under **sector-specific policies** of the Government of Uttar Pradesh—such as the Uttar Pradesh Electronics Manufacturing Policy, Food Processing Policy, Export Promotion Policy, ODOP Support Framework, or any other notified sectoral policy—may avail incentives under **either this MSME Policy or the respective sectoral policy**, but not

under both. Units shall be permitted to claim benefits under **only one policy**, and the option once exercised shall be final.

Table 1: Investment-Based Incentive Eligibility

Type of Investment	Eligibility for Incentives
New Enterprise	Eligible for incentives based on MSME category and eligible fixed capital investment made during the policy period
Existing Enterprise	Eligible only when additional investment is $\geq 25\%$ of existing fixed assets (Expansion / Diversification / Modernisation)

## 2.5 Terms & Conditions for Extending Incentives and Concessions

The following terms and conditions shall govern the sanction, eligibility, and disbursement of incentives and concessions under the Uttar Pradesh MSME Policy 2022–2027:

- a. The Policy shall remain valid for **five years** from the date of its notification in the Official Gazette or until a new policy is announced by the Government of Uttar Pradesh, whichever is earlier. Upon notification of a new policy, any earlier Industrial/MSME Policy shall stand withdrawn. Units that have already been sanctioned incentives under previous policies shall continue to receive such benefits strictly as per the terms mentioned in their respective sanction orders.
- b. For projects under implementation on the date of commencement of this Policy, the applicability of the earlier policy or the present policy shall be determined as under:
- c. Projects approved by the **District Industries Centre (DIC)**, the **District-Level Committee (DLC)**, the **State-Level Single Window Clearance Committee (SLSWCC-UP)**, or the **State High Powered Committee (SHPC)** under previous policies and already sanctioned benefits shall continue under the earlier policy only.
- d. Enterprises that have taken *all of the following effective steps* prior to the notification of this Policy shall be eligible only under the previous policy:
  - i. Execution of lease deed/sale deed for industrial land or building
  - ii. Possession certificate issued by **UPSIDA, UPEIDA, Noida/GNOIDA/YEIDA, or any Government development authority**
  - iii. Approval of building plan by the competent authority
  - iv. Release of the first loan instalment by a financial institution/bank
  - v. Placement of the first purchase order for plant and machinery
- e. Units that have not undertaken these effective steps before the notification date shall be eligible only under the Uttar Pradesh MSME Policy 2022–2027.

- f. Incentives under this Policy shall be applicable to all eligible investments made during the policy period for establishment of new MSMEs or for expansion, diversification, or modernisation of existing units. These incentives shall primarily apply to manufacturing enterprises and to notified service enterprises, as specified by the Government.
- g. An enterprise may avail incentives under **only one State policy at a time**. If a unit is eligible under any sectoral policy—such as the UP Electronics Manufacturing Policy, Food Processing Policy, Export Promotion Policy, ODOF Framework, or Logistics Policy—it must choose either the **sectoral policy** or this **MSME Policy**, not both. The choice, once exercised, shall be final unless expressly permitted by the Government.
- h. MSME units approved through DIC/DLC/SLSWCC–UP must commence **commercial production within 3 years** from the date of approval.
- i. Units that have not sought approval from DIC or DLC must commence commercial production within **3 years** from the date of taking possession of industrial land/building or from the date of building plan approval, whichever is earlier.
- j. Eligible MSMEs must apply for **Capital Subsidy or Base Subsidy (Capital Subsidy/PLI)** within **one year** from the date of commencement of commercial production. Medium enterprises opting for PLI may file claims within **three years** from the commencement of commercial production.
- k. The Department of MSME & Export Promotion shall prescribe standardised certification formats for financial institutions, commercial banks, chartered accountants, and concerned authorities for verification of fixed assets, intangible assets, and other qualifying components.
- l. The **Capital Expenditure Subsidy** shall be disbursed only after commencement of commercial production and shall be provided in **four annual instalments** for micro and small units, and **five instalments** for medium enterprises, unless otherwise specified in operative guidelines.
- m. MSME classification shall follow the investment/turnover criteria notified under the MSMED Act, 2006. Any future amendments by the Government of India shall automatically apply, subject to corresponding orders by the Government of Uttar Pradesh.
- n. For Medium Enterprises, incentives based on turnover shall apply only to turnover arising from manufacturing of eligible products under a **separate GST registration**. Turnover from trading, resale, or unrelated service activities shall not qualify. If both manufacturing and trading activities exist, separate GST registrations are mandatory; otherwise, only the manufacturing turnover shall be considered.
- o. For incentives related to expansion, diversification, or modernisation, the enterprise must invest additional capital equal to **at least 25% of its existing fixed assets**. Only

the incremental turnover generated beyond the **average turnover of the preceding three years** shall be considered eligible.

- p. Only **newly created assets** during expansion/diversification/modernisation shall be considered for eligible fixed asset computation; no part of the existing fixed asset value will qualify.
- q. Enterprises must choose between **Capital Subsidy** and **Production-Linked Incentive Subsidy (PLI)** at the time of filing for incentives on the **Nivesh Mitra portal**. The option, once exercised, shall remain fixed for the sanctioned investment. Detailed procedures will be laid out in the **Operative Guidelines** of the Policy.
- r. Employment compliance norms notified by the Government of Uttar Pradesh shall apply. Preference must be given to workers from Uttar Pradesh, as per state policy. Units not meeting minimum employment obligations may face reduction, withholding, or recovery of sanctioned incentives proportional to non-compliance.
- s. Units shall comply with all obligations under the **Companies Act, 2013**, including Corporate Social Responsibility (CSR) provisions wherever applicable.
- t. Investments made through acquisition of assets (land, building, machinery) from banks or institutions under SARFAESI, DRT, or other recovery acts shall not be eligible unless they involve new investment made toward genuine expansion, diversification, or modernisation.

### 3. Policy Features & Incentives

#### 3.1 Provisions related to MSME Policy

The latest provisions of the Uttar Pradesh MSME Policy reflect significant updates to incentives, estate management, schemes, and targeted support for underrepresented groups, with transparency and efficiency at their core. The newest policy details include reservation, procurement policy changes, digitization of approvals, and sectoral emphasis for MSME development.

To promote industrial growth, the policy recognises fixed capital investment in plant, machinery, utilities, equipment, and building, while the land component is restricted to a maximum of 10% for calculation of eligible investment.

#### Updated Policy Highlights

- a. The MSME Industrial Estate Management Policy, 2025 replaces 19 earlier orders and streamlines land and plot allocation through an online e-auction system, with payment flexibility and clear time-bound procedures for entrepreneurs.
- b. There is a fixed reserve price for industrial plots across regions for FY 2025-26, and entrepreneurs must pay the full plot amount in three years, or risk cancellation.
- c. A 10% reservation in plot/shed allocation is mandated for SC/ST entrepreneurs to promote inclusivity. If unutilized, these may be reallocated.
- d. The procurement policy requires 25% of government and PSU purchases to be made from MSMEs within the state, with a dedicated sub-quota of 3% for units owned by women and 4% by SC/ST entities.
- e. Stamp duty exemptions remain robust: 100% for MSMEs in Purvanchal and Bundelkhand, 75% for Madhyanchal and Paschimanchal (excluding Gautam Budh Nagar and Ghaziabad at 50%). Women entrepreneurs are eligible for 100% exemption statewide.
- f. Interest and capital subsidies are among the highest in India, reaching up to 60% interest and 35% capital subsidy for micro-enterprises.



Figure 6: Updated Policy Highlights

### 3.2 MSME Unit Expansion

Over 90 lakh MSMEs are currently operational in UP, with the state targeting a 15% annual growth rate in both industrial development and employment generation within MSMEs

#### Core Development Schemes

- a. One District One Product (ODOP) continues to expand, focusing on unique products and artisans from each of UP's 75 districts, boosting heritage, exports, and job creation.
- b. The Vishwakarma Shram Samman Yojana and Mukhyamantri Yuva Swarozgar Yojana provide grants and subsidies to artisans, small businesses, and unemployed youth, aligned with central schemes such as Mudra Yojana and Stand-Up India.
- c. 98,473 MSME units received scheme benefits through the digitized e-services portal in just three months, indicating rapid and transparent administration.

#### Compliance and Digital Approvals

Key industry registrations and permissions (factory, contract labour, migrant workmen, water and air NOCs, partnership, property registration, fire safety, building plans, etc.) are facilitated through online portals, with defined timelines ranging from 1 to 120 days depending on service and regulatory body.

#### Focus Areas for Investment and Growth

- UP's MSMEs remain leaders in exports of handicrafts, processed food, engineering goods, carpets, garments, and leather products.
- Policies encourage investment by large enterprises and their MSME vendors for indigenization and import substitution.

### 3.3 Focus on eligibility, incentives, implementation of Policy in that State

The Uttar Pradesh Micro, Small and Medium Enterprises (MSME) Policy 2022 classifies enterprises based on the level of fixed capital investment made in buildings, plant, machinery, utilities, and equipment. Under the policy, units are categorized as Micro, Small, or Medium enterprises depending on this investment amount. The policy applies to units in both the manufacturing sector and manufacturing-related services such as common effluent treatment plants, common facility centres, and research and design services.

#### Enterprise classification and investment criteria

The basis of classification under the policy is the fixed capital investment (FCI) made by the enterprise. The eligible investment must include expenditures on buildings, plants, machinery, utilities, and equipment, but the cost of land is explicitly excluded for fiscal incentive calculations. However, for other purposes, land cost may be considered part of fixed capital investment, subject to a cap of 10 percent of total FCI if included.

### 3.4 Eligible investment period

From the date of application, units must begin commercial production within a specified period to qualify for incentives:

- Micro enterprises: 2 years
- Small enterprises: 3 years
- Medium enterprises: 4 years

If production does not begin within this eligible investment period, the unit may become ineligible to receive certain incentives.

#### a. General eligibility conditions

To avail benefits under the MSME Policy 2022, an enterprise must fulfil specific eligibility conditions. The unit is required to make its fixed capital investment within the prescribed timelines of 2, 3, or 4 years, depending on the category it falls under, and must begin commercial production within this eligible investment period.

Additionally, the same incentive under a particular head cannot be claimed through more than one policy, ensuring there is no duplication of benefits. It is also important to note that land cost, even if included in the fixed capital investment, is not eligible for fiscal incentives. Moreover, the total financial assistance granted under the policy cannot exceed the total fixed capital investment made by the unit.

Additionally, women entrepreneurs and SC/ST entrepreneurs are eligible for extra subsidies or specific benefits under certain schemes. The policy also supports both greenfield projects (new units) and brownfield projects (existing units undertaking expansion).

#### b. Policy coverage and validity

The MSME Policy 2022 applies statewide but is limited to manufacturing and manufacturing-related services. Purely service-oriented enterprises are not eligible unless they fall within the policy defined categories. The policy remains valid for five years from the date of promulgation or until a new policy replaces it.

#### c. Implementation Policy of MSMEs

The implementation of the MSME Policy in Uttar Pradesh involves a comprehensive set of incentives and administrative measures designed to promote the growth of Micro, Small, and Medium Enterprises across the state. These measures focus on providing financial, infrastructural, and regulatory support, with varying incentives based on region, sector, and enterprise type.

- i. Eligible units will have to apply to the respective District Industries and Enterprise Promotion Centre

- ii. After preliminary examination by the Deputy Commissioner Industries, project appraisal report will be sent to the Additional/ Joint Commissioner Industries of the administrative division
- iii. Proposals received from the districts will be presented before the committee constituted under the chairmanship of Additional/Joint Commissioner Industries. The committee will also include divisional/ district level officers of electricity, environment and labour departments along with district lead bank manager
- iv. Divisional committee recommendations will be sent to State Level Committee constituted under the chairmanship of the Commissioner and Director Industries. After the approval of the State Level Committee, the demand for the budget will be made from the government
- v. There will be an inter-departmental coordination committee under the chairmanship of the Infrastructure and Industrial Development Commissioner
- vi. The entire process of providing benefits, under the policy, will be done online.

**d. Promoting Quality Improvement among MSMEs**

- i. MSMEs will be encouraged to manufacture high quality products
- ii. MSMEs will be promoted to attain quality standards like ZED, GMP, Hallmark etc. To this end, fiscal assistance of up to 75% (maximum Rs 5 Lakh) will be provided to MSMEs, as reimbursement
- iii. Financial assistance of 75% (maximum Rs.10 lakh) will be provided for attaining patents and GI tags
- iv. Attorney fee of Rs 50,000 and Rs 2,00,000 will be reimbursed for obtaining national and international patents/ GI tag, respectively
- v. Financial assistance of 75% for implementing ERP solutions (maximum Rs 1 Lakh) and ICT solutions (maximum Rs 5 Lakh)

**e. Promoting Environment Improvement Measures among MSMEs**

- i. Fiscal assistance of 50% of the project cost (maximum Rs 10 crore) for establishment of CETPs
- ii. Financial assistance of 50% of the project cost (maximum Rs 75 lakh) for implementing Zero Liquid Discharge facility
- iii. Fiscal assistance of up to 50% of the project cost (maximum Rs 50 Lakh) for establishing boiler facility as common facility (minimum 10 MSMEs will be required to undertake such project)

- iv. Promoting green practice and environmental audits for MSME like energy and water conservation audits – reimbursement of 75% (maximum Rs 50,000) towards audit services fee and 50% (maximum Rs 20 Lakh) towards purchase of auditor recommended equipment/ machinery
- v. Reimbursement of up to 50% (maximum Rs 2.5 Lakh) of the consultancy charges incurred towards obtaining green rating for industrial buildings
- vi. Reimbursement of up to 50% (maximum Rs 10 Lakh) towards expenses incurred for the establishment of the Environment Management Laboratory/ Environment Management System

### 3.4 Financial incentives: subsidies, tax benefits, grants.

The Investment Promotion Assistance (IPA) in the form of capital subsidy based on the fixed capital investment by the new Micro, Small and Medium Enterprises in the State would be provided as hereunder: -

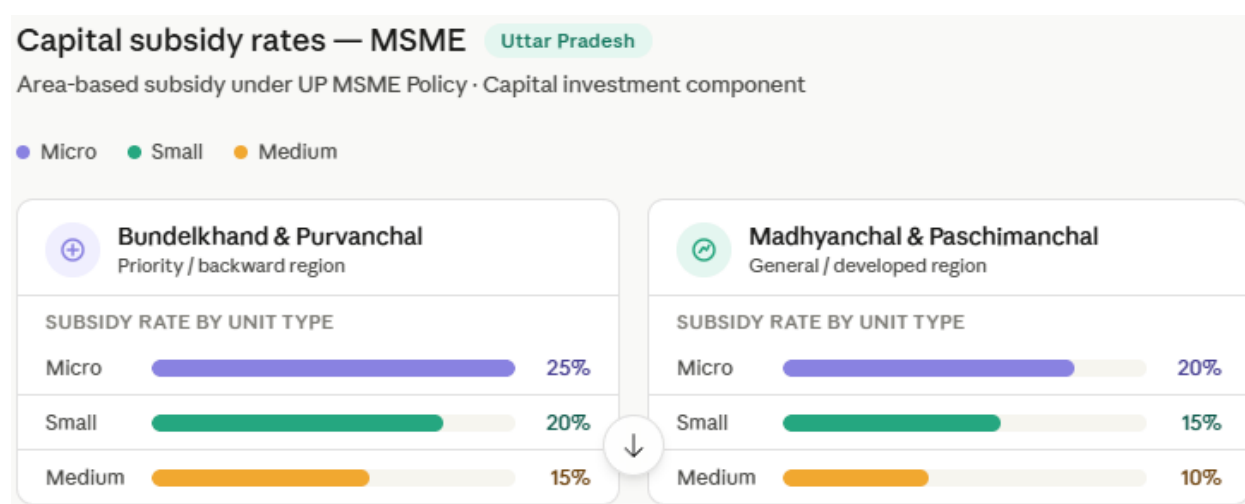


Figure 7: Capital Subsidy Rates under MSME Policy

The Investment Promotion Assistance will be payable on the investment made by the unit on plant, machinery, equipment and related building. The investment promotion assistance would not be applicable on the land cost. This assistance would be paid in two equal instalments to the eligible units. The first instalment would be given on partial progress of the project, for example, on completion of the building, while the remaining second instalment would be given when the unit achieves at least 50 percent of its commercial production capacity.

The Micro, Small and Medium Enterprises being established in the State would be provided **the stamp duty exemption** as here under: -

- 100 percent in Purvanchal and Bundelkhand,
- 75 percent in Madhyanchal and Paschimanchal (excluding Gautam Buddha Nagar and Ghaziabad districts),

- 50 percent in Gautam Buddha Nagar and Ghaziabad districts,
- 100 percent stamp duty exemption to the enterprises being set up by the women entrepreneurs anywhere in the state.



Figure 8: MSME-related schemes and initiatives

### 3.4.1 Mukhyamantri Yuva Swarojgar Yojana

The scheme aims to provide self-employment opportunities to the educated youth of the state. Under the scheme, loans up to Rs. 25.00 lakh for the establishment of industries and up to Rs. 10.00 lakh for the service sector are made available through banks. There is also a provision to provide 25 percent margin money by the state government, which is a maximum of Rs. 6.25 lakh for the industry sector and a maximum of Rs. 2.50 lakh for the service sector. For this, it is mandatory for the candidate to be a native of Uttar Pradesh and pass high school. The age of the candidate should be between 18 to 40 years, and he should not be a defaulter from any financial institution. Under the scheme, after scrutiny, the applications of the selected candidates are sent to the bank and the loan is approved and disbursed.

#### Interest Subsidy

- Loan upto Rs 25 Lakh for estd of Industries and Rs 10 Lakh for service sector
- 25 % margin money to the max of Rs 6.25 Lakh and Rs 2.5 Lakh for service sector.

#### Eligibility

- The applicant should be a native of Uttar Pradesh and their age should be between 18 years to 40 years.
- The applicant should not be a defaulter of any nationalized bank/financial institution/ government institution etc.Should not be employed in any government or private sector.
- The minimum educational qualification of the applicant should be passing high school or equivalent.

### 3.4.2 Mukhyamantri Yuva Udyami Vikas Abhiyan

This scheme is applicable to aspiring entrepreneurs. Under this scheme, assistance is provided to the youth of the states with meaningful employment generation and facilitates the establishment of enterprises. Assistance with interest-free loans upto 5 lacs is provided to the youths.

#### Interest Subsidy

Phase 1: Loans up to ₹5 lakh with a 100% interest subsidy for four years.

Phase 2: Loans ranging from ₹10 lakh to ₹20 lakh with a 50% interest subsidy for three years.

#### Eligibility

- a. A minimum educational qualification of eighth grade or its equivalent is required.
- b. Applicants must be between 21 and 40 years old and permanent residents of Uttar Pradesh.
- c. Priority is given to applicants who have completed training under government-run schemes.

### 3.4.3 Financial Assistance Scheme for One District One Product (ODOP Margin Money Scheme)

The objective of the scheme is to benefit artisans/workers/entrepreneurs through financial incentives for the overall development of selected products under One District One Product (ODOP). Under the scheme, the facility of assistance in financing in industry, service and business sector will be available only to the projects/units of ODOP product identified for the concerned district.

#### Capital Subsidy

- a. For projects costing up to ₹25 lakhs, 25% of the project cost (up to ₹6.25 lakhs) is provided as a subsidy.
- b. For projects costing between ₹25 lakhs and ₹50 lakhs, the subsidy is ₹6.25 lakhs or 20% of the project cost, whichever is higher.
- c. For projects costing between ₹50 lakhs and ₹150 lakhs, the subsidy is ₹10 lakhs or 10% of the project cost, whichever is higher.
- d. For projects exceeding ₹150 lakhs, 10% of the project cost (up to ₹20 lakhs) is provided as a subsidy

### 3.4.4 ODOP Common Facility Center Promotion

#### Capital Subsidy

- a. For CFCs of project cost up to 15 cr .The state govt provide assistance upto 90% of project cost, while minimum 10% will be borne by SPV.
- b. Money can also be sanction form the projects previously sanctioned but incomplete.

#### Objective

- a. For units with total project cost above Rs. 25.00 lakh and up to Rs. 50.00 lakh, an amount of Rs. 6.25 lakh or 20% of the project cost, whichever is higher, shall be payable as margin money.
- b. For units with total project cost above Rs. 50.00 lakh and up to Rs. 150.00 lakh, an amount of Rs. 10.00 lakh or 10% of the project cost, whichever is higher, shall be payable as margin money.
- c. For units with total project cost exceeding Rs. 150.00 lakh, 10% of the project cost, subject to a maximum of Rs. 20.00 lakh, whichever is less, shall be payable as margin money.
- d. For units with total project cost up to Rs. 25.00 lakh under the scheme, 25 per cent of the total project cost subject to a maximum of Rs.6.25 lakh, whichever is less, shall be payable as margin money.

### 3.4.5 PMEGP (Prime Minister Employment Generation Programme)

The scheme aims to provide financial assistance to set up self-employment ventures and generate sustainable employment opportunities in rural as well as urban areas.

#### Capital Subsidy

- a. Maximum cost of project in manufacturing sector is Rs 50 Lakh and in the Service sector it is Rs 20 Lakh.
- b. Beneficiary Rate of Subsidy: General: 15% (Urban), 25% (Rural) SC/ST/OBC: 25% (Urban), 35%(Rural)
- c. For beneficiaries belonging to Special categories such as SC/ST/ Women/ Minorities/ Ex-Servicemen/ Transgenders/ Aspirational districts/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas

#### Capital Subsidy

**Manufacturing Sector:** (a) For the manufacturing sector in industrial units, benefits are limited to projects with a cost of up to ₹50 lakhs. (b) The margin money subsidy rate is 15% for urban areas and 25% for rural areas under the general category. (c) For SC/ST/OBC beneficiaries, the subsidy is 25% in urban areas and 35% in rural areas. (d) Beneficiaries belonging to special

categories (SC/ST, Women, Minorities, Ex-Servicemen, Transgenders, Aspirational Districts, and NER) are eligible for a margin money subsidy of 35% in rural areas and 25% in urban areas.

**Service Sector:** (a) For the service sector in industrial units, benefits are limited to projects with a cost of up to ₹20 lakhs. (b) The margin money subsidy rate is 15% for urban areas and 25% for rural areas under the general category. (c) For SC/ST/OBC beneficiaries, the subsidy is 25% in urban areas and 35% in rural areas. (d) Beneficiaries belonging to special categories (SC/ST, Women, Minorities, Ex-Servicemen, Transgenders, Aspirational Districts, and NER) are eligible for a margin money subsidy of 35% in rural areas and 25% in urban areas.

### **2nd Loan for upgradation of existing PMEGP/MUDRA units**

The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector for upgradation is Rs. 1.00 crore. The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service sector for upgradation is Rs. 25 lakh.

#### **Objective**

- a. Manufacturing Projects: Subsidy: 15% to 35% on project cost. Maximum Project Cost: up to ₹50 Lakh.
- b. Service Projects: Subsidy: 15% to 35% on project cost. Maximum Project Cost: up to ₹20 Lakh.
- c. Special Categories: SC/ST/Women/Minorities/Transgenders, etc. Rural Areas: 35% subsidy. Urban Areas: 25% subsidy.

### **3.4.6 CGTMSE (Credit Guarantee Fund Trust for MSE)**

CGTMSE scheme is a significant initiative designed to support first-generation entrepreneurs in India, encouraging them to pursue self-employment opportunities. By offering credit guarantee support for collateral-free and third-party guarantee-free loans, it seeks to remove one of the major hurdles for Micro and Small Enterprises (MSEs)—the absence of collateral.

#### **Objective**

- a. Collateral-free loans up to Rs. 2 crore: The scheme provides credit guarantees for loans without the need for collateral or third-party guarantees.
- b. Guarantee coverage: Up to 85% for Micro Enterprises on loans up to Rs. 5 lakh. 75% coverage for other MSEs. 50% coverage for loans related to retail activity.

#### **Interest Subsidy**

- a. Collateral-Free Loans: Credit guarantee is provided for loans up to ₹2 crores without the need for collateral or third-party guarantee.
- b. Micro Enterprises (Loan up to ₹5 lakhs): Eligible for 85% guarantee coverage.
- c. Other Enterprises: Loans beyond ₹5 lakhs (within ₹2 crores) are covered up to 75%.
- d. Retail Activities: Receive 50% guarantee coverage under the scheme.

### 3.4.7 National SC-ST Hub (NSSH)

The Scheme of Fund for Regeneration of Traditional Industries (SFURTI) is an initiative aimed at organizing traditional industries and artisans into clusters, increasing their production, value addition, and competitiveness in the market. By enhancing the traditional sectors, the scheme promotes sustainable employment for artisans, ensuring that they can increase their income and benefit from improved market linkages.

#### Objective

Special Credit Linked Capital Subsidy Scheme: Benefit: 25% capital subsidy for SC-ST owned MSEs (Micro and Small Enterprises) to purchase Plant & Machinery/Equipment through institutional finance. Subsidy Cap: 25 lakh.

#### Capital Subsidy

Special Credit Linked Capital Subsidy Scheme: 25% capital subsidy to SC-ST owned MSEs for procurement of Plant & Machinery / Equipment through institutional finance (i.e., subsidy cap of Rs.25 Lacs) without any sector-specific restrictions.

#### Interest Subsidy

Reimbursement of Bank Loan Processing Fee: 80% or Rs. 1,00,000/-, whichever is less, on Bank loan processing charges paid by SC-ST MSEs. Reimbursement of Bank charges on Performance Bank Guarantee: 80% or Rs. 1,00,000/-, whichever is less, on Performance Bank guarantee charges paid by SC-ST MSEs. Reimbursement of Testing Fee: 80% or Rs 1,00,000/- on testing charges, whichever is less for availing testing services from Government laboratories or NABL /BIS accredited laboratories & license or certification fee from BIS, in a financial year. Reimbursement of the annual membership fee of Export Promotion Council: 80% of the annual Membership fee of various Export Promotion Councils with a ceiling of Rs. 20,000/-. Reimbursement of annual membership/subscription fee of Government promoted e-commerce portals: 80% or a maximum of Rs. 25,000/- whichever is less, on annual membership fee of Government promoted e-commerce portals such as GeM, e-khadi, TRIFED, Tribes India, MSME Mart, etc. to SC-ST MSEs. Single Point Registration Scheme (SPRS): 100% subsidy for registration under Single Point Registration Scheme of NSIC and the applicant unit is required to pay token amount of Rs.100 plus GST only.

### 3.4.8 ASPIRE (A scheme for Promotion of Innovation , Rural Industries and Entrepreneurship)

#### Capital Subsidy

- Maximum of INR 1 cr. to Government agencies & INR 75 lakh to Private agencies for procuring plant and machinery.
- Maximum of INR 1 cr. to Government and Private agencies as operational expenditure support towards manpower cost, running incubation and skill development programmes.

### 3.4.9 PM VISHWAKARMA Scheme

The Scheme aims at providing several benefits to the Vishwakarmas, who are either self-employed or intend to setup their own small-scale ventures. The support provided through this Scheme to such beneficiaries will not only contribute to the preservation of cultural practices, generational skills and guru-shishya parampara but will also provide an identity and recognition to them.

During the course of implementation of PM Vishwakarma, awareness for availing benefits of insurance, pension and health schemes will be promoted. Efforts will be made to increase awareness among the beneficiaries to avail social security benefits under the various schemes of the Government of India and State Governments such as Prime Minister Jeevan Jyoti Bima Yojana, Prime Minister Suraksha Bima Yojana, Atal Pension Yojana, Pradhan Mantri Shram Yogi Maan-dhan Yojana. It is expected that many beneficiaries of PM Vishwakarma will avail such benefits.

Tranches, amount of loan & tenure of repayment		
Tranche	Amount of loan (Rs.)	Term of repayment
1 1st tranche	Upto ₹1,00,000	18 months
2 2nd tranche	Upto ₹2,00,000	30 months

Figure 9: Loan Tranches and Repayment Terms

#### Interest Subsidy

- Collateral-free loans of up to ₹3 lakhs, disbursed in two tranches (₹1 lakh and ₹2 lakhs) with tenures of 18 and 30 months, respectively.
- Concessional interest rate of 5% with an 8% government interest subvention to reduce borrowing costs.
- Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh
- Digital transaction incentive of ₹1 per transaction, up to 100 transactions (₹100/month) credited to the beneficiary's account.

### 3.4.10 (SPEED) SIDBI Loan for Purchase of Equipment and Enterprise Development

To facilitate the flow of credit to Micro Small and Medium Enterprises (MSMEs) for investing in machineries, Small industrial Development Bank of India (SIDBI) has recently launched the new scheme called SIDBI-Loan for Purchase of Equipment for Enterprise's Development Plus (SPEED

Plus) for machinery purchase from Original Equipment Manufacturers (OEMs) on competitive rate of interest. Under this scheme, financial assistance is provided to borrowers of SIDBI, for the purchase of equipment for the development of enterprises. In this article, we will look at the SIDBI Speed Plus Scheme in detail. Know more about the SIDBI Make in India Loan For Enterprises (SMILE).

### Capital Subsidy

- a. Term Loan upto ₹50 Crore; Upto 100% finance with minimum 25% FD as collateral;
- b. Financing upto 75% of the cost of machinery

### 3.4.11 SWIFT (SIDBI Assistance for Working Capital using Integrated Finance Tool

#### Key Features

- a. Working capital assistance for working capital requirements of the MSMEs.
- b. Option to choose banking platform from multiple banks (IDBI/CUB/Yes Bank)
- c. Seamless approval as per customer instructions for setting Drawing Power.
- d. Single window for term loan customer to avail working capital facilities.
- e. MCLR Linked attractive rate of Interest.

#### Eligibility

- a. New and existing entities who do not enjoy working capital facility from any other bank/ financial institution.
- b. Takeover of working capital accounts as a part of term loan takeover may be considered subject to standard guidelines.
- c. No defaults to Bank/FIs.

#### Capital Subsidy

- a. Substantial Overdraft Limit: MSMEs can avail an overdraft facility of up to ₹3 crores, offering significant liquidity support for meeting operational and short-term cash flow needs.
- b. Fast-Track Sanction Through Digital Journey: SIDBI provides an in-principle offer letter upon successful completion of the digital application process, making it hassle-free, paperless, and time-efficient for eligible units to get sanctioned credit.

### 3.4.12 Scheme for Promotion and Investment in Circular Economy (MSE SPICE)

#### Capital Subsidy

- a. **Financial Support:** Subsidies to reduce the cost of adopting CE practices: (a) Capital Subsidy (INR – 450cr): • Brownfield Projects: Upgrading existing CE projects with a maximum project cost of Rs. 50 lakhs. A 25% subsidy on plant and machinery costs, up to Rs. 12.5 lakhs. (b) Awareness Generation and Demand Creation (INR – 15cr): • Workshops and programs to educate MSEs and stakeholders about CE. (c) IEC Component (INR 7.50 cr): • Training and capacity building for financial institutions. • Development of ICT platforms for green financing.
- b. **Increased Efficiency:** Improved resource utilization and waste management. Market Expansion: Access to new markets through compliance with CE standards. Enhanced Competitiveness: Adoption of advanced technologies and processes. Environmental Impact: Contribution to sustainability goals and reduced carbon footprint.

### 3.4.13 Gramodyog Vikas Yojana

#### Capital Subsidy

- Under this scheme, any entrepreneur can set up a unit up to Rs 50 lakh in the manufacturing sector and up to Rs 20 lakh in the service sector.
- For the establishment of these units, 15% to 25% of the entire project cost is provided to the beneficiaries in urban areas and 25% to 35% in rural areas as grant by the Government of India

### 3.4.14 Small Industries Technical Upgradation Scheme

#### Capital Subsidy

- a. Financial Assistance of 50% or Rs 5 Lac on technology upgradation.
- b. 50% interest subsidy up to the ceiling of Rs 1 Lac
- c. Max Up to Rs 2 Lac or 50% on Intellectual property Certification, Trademark,
- d. Rs 1 Lac or 50% whichever is maximum on consultancy support for DPR/DSR preparation.

### 3.5 Non-financial support: incubation, mentoring, networking

Non-financial support for MSMEs refers to all services and facilities that do not directly give money or subsidies, but help enterprises grow – such as incubation centres, mentoring and training, helpdesks, e-portals, cluster support, networking events, buyer–seller meets, export promotion and marketing support.

### 3.6 Non-Fiscal Incentives for Incubators

- a. As per the notification issued by Government of India, startups shall be allowed to self-certify with 9 labour and environment laws (currently approved by Govt. Of India and will

be revised time to time based on Govt. Of India notification) or as per any amendments afterwards. In case of the labour laws, no inspections will be conducted for a period of 3 to 5 years from the date of incorporation. Startups may be inspected on receipt of credible and verifiable complaint of violation, filed in writing and approved by at least one level senior to the inspecting officer.

- b. Permission shall be available for 3-shift operations with women working in the night for startups, subject to such units taking the prescribed precautions in respect of safety and security of employees in addition to providing the required welfare and health amenities as prescribed under applicable labour laws and obtaining the necessary approvals from the competent authority.

### 3.7 Procedure & Guidelines

Eligibility for startups: Any startup incorporated in Uttar Pradesh having innovative idea/concept will be eligible to receive support under this policy and such Startup must be registered with GoI under Startup India program.

### 3.8 Application Process

#### a. Incubators:

- i. Incubators shall submit their application for recognition under this policy to the Startup Nodal Agency through Start-In-UP online platform.
- ii. Government host institutions shall not be eligible to get Capital Grant. However, all other provisions related to incubators mentioned in this policy will be applicable to them.
- iii. Detailed guidelines for incubator recognition application and their ongoing performance evaluation shall be made available on Start-In-UP website.

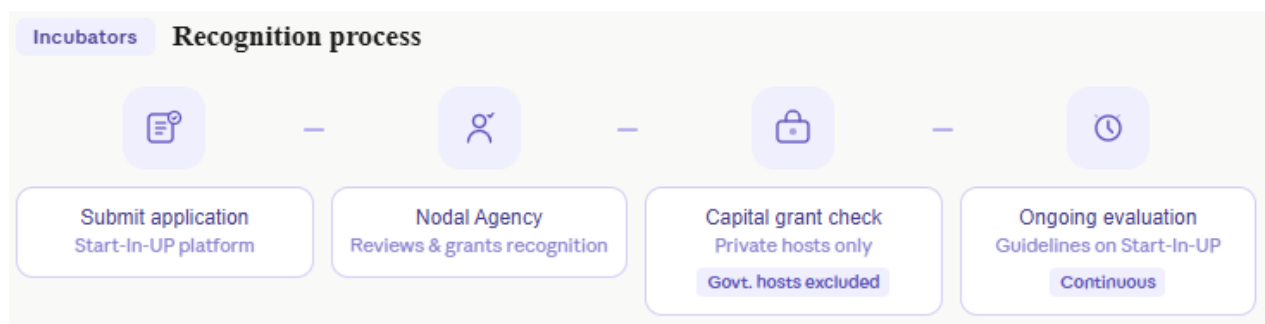


Figure 10: Start-up Incubator Recognition Process

#### b. Startups:

- i. The startup will submit its application along with detailed business plan to the GoUP recognised incubators for incubation.
- ii. The incubator will submit the proposal on behalf of the Startups to Startup Nodal Agency attaching application assessment report, incubation certificate and a recommendation letter requesting for financial assistance. The Application

assessment criteria will be circulated by Nodal Agency in consultation with PMIC to all recognised incubators to be used for startup evaluation process.

- iii. Nodal Agency, in turn, shall assess and submit the proposal along with its recommendation to the Policy Implementation Unit (PIU) for approval.
- iv. Disbursement of the financial incentive shall be made directly into the Startup Bank Account.

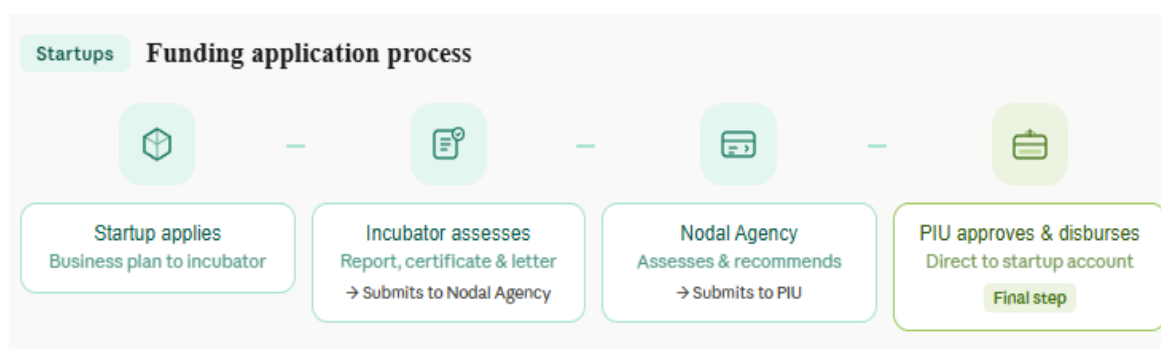


Figure 11: Start-up Funding Application Process

### 3.9 Incubation support for MSMEs in UP

#### a. MSME Policy 2022 – Incubation centres

The **Uttar Pradesh Micro, Small and Medium Enterprises Promotion Policy 2022** has a specific clause on incubation:

- i. The State will **promote setting up of incubation centres in engineering colleges, ITIs, polytechnics and other technical institutes.**
- ii. Emphasis is on **“industry–academia continuum”** – meaning strong linkage between institutes and industry.
- iii. Coordination will be strengthened between: State ITIs and engineering colleges, MSME Technology Centres, Major Government of India institution

An **information system** will be developed at the **Directorate of Industries & Enterprise Promotion** to coordinate these incubation efforts

#### 3.9.1 Size of incubation ecosystem

According to the Chief Minister, more than 17,000 startups are active in Uttar Pradesh, including eight unicorns, supported by 72 incubators and seven centres of excellence. He noted that the state government has provided financial assistance of around Rs 137 crore to encourage young entrepreneurs and researchers. The focus, he added, is on moving from “lab to land” and “lab to industry,” ensuring that research translates into practical applications.

At the CSIR Startup Conclave 2025 in Lucknow, the Chief Minister stated that Uttar Pradesh now has:

- a. 17,000+ startups, including 8 unicorns
- b. Supported by 72 incubators and 7 Centres of Excellence (CoEs) in the state

### 3.10 Startup Policy 2020 (First Amendment 2022)

Although this is a startup policy, the ecosystem overlaps strongly with MSMEs:

- a. The Uttar Pradesh Startup Policy 2020 (First Amendment 2022) provides for sector-specific incubators in partnership with academic institutions or the private sector.
- b. Host institutes (govt/private technical colleges, management institutes, R&D organisations, etc.) can run incubators recognised by the state, linked digitally with the Start-In-UP portal.

### 3.11 Sector-specific schemes: IT, textiles, agritech, biotech, renewable energy, etc.

#### 3.11.1 IT & ITES Sector

Uttar Pradesh is one of the largest states in India with GDP of more than USD 256 billion & has the largest consumer base in the country with around 240 million people. The Government of Uttar Pradesh has embarked on a journey to achieve a USD 1 trillion economy within the next 5 years, and IT & ITeS has been identified as a core sector to propelling the state's economy.

The IT sector has been contributing immensely to the state economy with the presence of companies such as Microsoft, TCS, PayTM, HCL, Wipro, MAQ, Adobe, Infosys and NXP Semiconductors, etc.

The Department of IT & Electronics offered business friendly ecosystem and competitive policy benefits through the UP IT, ITeS Policy 2022.

North India's first hyper-scale Data Centre Yotta D1 was inaugurated in Greater Noida (Companies such as Yotta of the Hiranandani Group, STT, Adani, Sify Technologies, NTT Global and Webwerks mark the state as a favourable destination for data centres). Data Centers with capacity of 636 MW under development in the State.

Artificial Intelligence stands out as a key growth driver within the IT & ITeS sector. AI is not just a technology but a catalyst for economic prosperity. Uttar Pradesh acknowledges the pivotal role of AI in shaping the technological landscape within the state. Aligned with the vision of the Government of India, the Government of Uttar Pradesh aims to strengthen the AI innovation ecosystem within the state. Uttar Pradesh plans to build the country's first AI city in Lucknow to house and promote the AI ecosystem. The AI City is envisioned to nurture and promote the AI ecosystem within the state and to develop the city as a new technology hub.

Online Incentives Management System (OIMS) has been created and integrated with the Nivesh Sarathi portal for project application approval and issuing of Letter of Comfort (LoC) under the UP IT and ITeS Policy 2022.

- a. World class educational institutions (IIT Kanpur, IIT Varanasi, NIT Prayagraj, IIIT Prayagraj, IIIT Lucknow, and IIM Lucknow)
- b. 4th largest Startup Ecosystem in the country
- c. 63 Incubators and 8 Unicorns Startups
- d. Abundance of skilled labour at 10-20% lower cost
- e. Office space at 15-30% lower rental rates than other IT hubs
- f. Recognized as a 'leader' in start-up space with 12000+ DPIIT recognized Startups
- g. India's largest international airport under-construction in Jewar



Figure 12: IT & ITeS Growth Highlights

### 3.11.2 Renewable Energy Sector

#### Uttar Pradesh Scenario

- a. Total Electricity Generation tied up capacity of 40,191 MW by FY 2028, out of which 30,003 MW is operational.
- b. Govt. Schemes viz. Development of Solar and Ultra Mega Solar Power Projects, Kusum Yojana, Village Electrification Program.
- c. As per Uttar Pradesh Solar Energy Policy 2022, A total of 14 GW of Utility Scale Solar Energy power projects are planned till FY 2028
- d. Green Power Tariff: GoUP has decided to introduce Green Energy Tariff at 50% of this additional cost which is Rs. 0.54 per kWh.
- e. Net billing / Net feed-in has been introduced in UPERC (Rooftop Solar PV Grid Interactive System Gross/Net Metering)

## Key Development in the Industry

### Transmission Infrastructure

- Cumulative of ₹154,878 MVA of transformers operating at different voltage level are established to meet demand.
- ₹17,965 Cr. of total CAPEX planned under Green Energy Corridor Phase II in UP.
- Over 50,000 ckt.km of Transmission lines & 624 sub-stations established. 132/33kV sub-stations & Transmission lines are highest amongst established ones.

### Solar Projects in state

- Grid connected Rooftop solar plants installed with a capacity of **265 MW**
- 150 MW** of distributed solar contracted by UPPCL under KUSUM C scheme.
- The Govt. Of India has approved solar parks with an aggregate capacity of **3,565 MW** in the Bundelkhand region in UP.

## 3.11.3 Electronics & Technology Sector

### Uttar Pradesh Scenario

- UP is the **largest exporter of Consumer Electronics** in India
- ESDM Clusters:** Home to 45% of India's smartphone manufacturing and 55% of mobile components
- 2 Greenfield ESDM Clusters:** At Sector 24, Yamuna Expressway and at EcotechVI & VII, Greater Noida
- OPPO, VIVO and Samsung** operating plants in Greater Noida –account for 40% of India's mobile manufacturing market

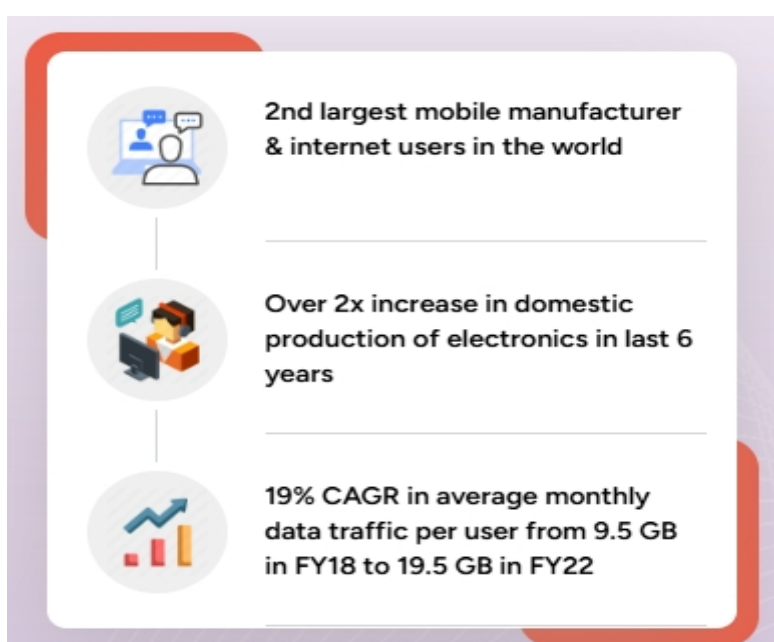


Figure 13: Key Highlights of India's Electronics & Digital Growth

Key Development in the Industry

### Key Developments

- a. 3 Electronics Manufacturing Clusters focusing on mobile manufacturing, consumer durables, Telecom, IT hardware, Drone, medical electronics, defense electronics, Robotics, IoT etc. to be setup
- b. Industrial electronics - Power electronics, LED lighting, CFL, energy meters etc.
- c. Research, innovation and skill development support in emerging technology areas such as augmented Reality (AR), Virtual Reality (VR), drones, robotics, additive manufacturing, etc
- d. Setting up of ESDM parks across the state in collaboration of Government/private agencies for Domestic/Foreign investors
- e. Center of Excellences to be setup in collaboration with reputed academic institutions / industry associations / other Govt. / Private entity.

### 3.11.4 UP Textile Policy 2022

The Government of Uttar Pradesh is determined to provide favourable ecosystem and promote Indian Textiles & Apparel Industry to make them competitive with Industries from the leading textile & apparel exporting countries. Uttar Pradesh has a long tradition of textiles and is home to the finest weavers in the country.

The Silk sarees from Varanasi and Mau; Chikankari from Lucknow; Zari-Zardozi from Lucknow, Bareilly and Shahjahanpur; Carpets from Bhadohi, Mirzapur and Sonbhadra; Durries from Sitapur and Readymade Garments from Gautam Buddha Nagar and Kanpur are strength and pride of the entire country.

Uttar Pradesh is one of the largest markets for apparel and textiles and possesses one of the largest pools of young and trained workforce. In addition, the state has one of the most competitive work force, abundant and good quality of water & power, which are favourable conditions for the labour intensive textile manufacturing.

Considering the immense potential for growth that exists in this sector, Uttar Pradesh is ideally positioned to benefit from this opportunity. This policy is aimed to promote and develop a robust textile industry that generates employment and positions Uttar Pradesh as one of the most preferred destination for Textile and Apparel industry.

### Capital Subsidy

- a. A Capital Subsidy of 25% of the investment made on purchase of Plant and Machinery will be reimbursed to the textiles and garmenting units, which generates minimum employment of 50.

- b. In addition to the above, reimbursement of additional capital subsidy at the rate of 10 percent will be provided to the units set up in Poorvanchal and Bundelkhand region of the state, as per the table given below.

Table 2: Level-wise Investment, Employment & Subsidy Structure

Level	Investment in Plant & Machinery (₹ Crore)	Minimum Employment Required	Capital Subsidy Rate	Additional Subsidy for Poorvanchal & Bundelkhand	Total Maximum Subsidy (%)	Upper Cap (₹ Crore)
Level 1	≤ 10	< 50	15%	0%	15%	1 Crore
Level 2	≤ 10	≥ 50	25%	10%	35%	2 Crore
Level 3	> 10 to ≤ 50	≥ 200	25%	10%	35%	10 Crore
Level 4	> 50 to ≤ 100	≥ 300	25%	10%	35%	20 Crore
Level 5	> 100 to ≤ 200	≥ 500	25%	10%	35%	40 Crore
Level 6	> 200	≥ 1000	25%	10%	35%	100 Crore

Subsidy of 25% of the project cost will be reimbursed, for construction of staff-quarter, worker's hostel/dormitory, subject to maximum of INR 5 Crores per unit.

### Interest Subsidy

- Interest Subsidy on Plant and Machinery provided to the textile and garmenting units on purchase of Plant & Machinery eligible under the TUFs/ATUFs or amended scheme of the Ministry of Textiles, Government of India
- 60% amount of the annual interest paid by the unit on the loan taken from commercial banks/financial institutions for plant and machinery will be reimbursed for a maximum period of 07 years
- The maximum limit of this interest subsidy for the textile and garmenting units in the state (except Gautam Budh Nagar district) will be INR 1.5 Crore per annum per unit. The upper limit of this subsidy for units in Gautam Budh Nagar district will be INR 75 Lakhs per annum per Unit.

### 3.11.5 UP Dairy Development and Milk Products Promotion Policy-2022

Identification and establishment of FPOs, Milk Producer's Company, milk producers etc. as determined by Government benefitted in a sector:

- New (Greenfield) Milk Processing and Milk Product Manufacturing Installation
- Improve the capacity of existing dairy units by 25 percent
- Establishment of Cattle Feed & Cattle Nutritional Products Manufacturing Unit and improve the capacity of cattle feed and cattle nutritional products by 25%

- d. Establishment of units for value added products of milk like cheese, ice cream by creating MSME units
- e. Creation of cold value chain by establishing milk chilling centres, bulk milk coolers
- f. Connecting software systems like SCADA for information technology and traceability to milk dairy units

### **Capital Subsidy**

Capital Investment Subsidy of 10% of the cost of plant machinery, technical civil works and spare parts, to the extent of maximum Rs. 5.00 crore shall be provided for the establishment of milk processing and milk products manufacturing units or expansion (in case of at least 25% increase in the existing capacity) of milk processing and milk products manufacturing units in all the districts of the state.

### **Interest Subsidy**

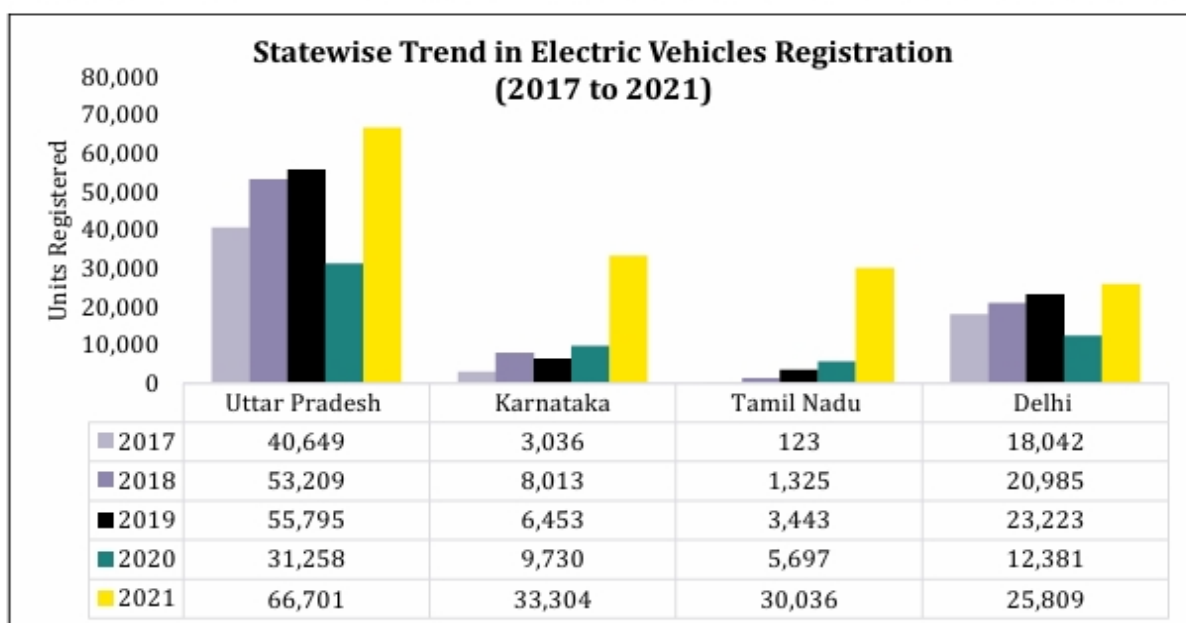
- a. For the establishment of new milk processing and milk products manufacturing dairy unit, a maximum of Rs. 10.00 crore support will be admissible, with interest payable on loan taken for plant machinery, technical civil works and spare parts at the rate of 5% of the rate or less, maximum for a period of 5 years.
- b. For new cattle feed and cattle nutritional products manufacturing unit to be set up, reimbursement of Rs. 7.50 crore will be admissible with interest payable on loans taken for plant machinery, technical civil works and spare parts at the rate 5% or less, maximum for a period of 5 years
- c. For technological upgradation in existing dairy plant like SCADA System, New Generation Technology, 5% or less rate of interest payable on the loan taken for the installation of machinery and equipment etc., subject to a maximum of Rs 2.50 crore for 5 years
- d. For Traceability and quality control equipment in the field outside of the dairy plant, an amount of Rs. 1.00 crore will be admissible, with interest payable on loan taken for automatic milk collection unit (other than milk chain) at the rate of 5% or less, maximum for 5 years.
- e. For Refrigerated Van / Insulated Van / Road Milk Tanker, Bulk Milk Cooler, Ice Cream Trolley, a maximum of Rs. 1.00 crore will be admissible with the rate of interest paid on the loan taken for the establishment and purchase of cold chain system etc. as 5% or less, for a maximum of 5 years.
- f. For plant and machinery in case of minimum 25% increase in existing capacity, reimbursement of maximum Rs. 2.50 crore will be allowed at the rate of 5% or less interest payable on the loan taken for the purchase of a maximum of 5 years.

- g. For Plant and machinery in case of minimum 25% increase in existing capacity, Reimbursement up to a maximum of Rs. 2.00 crore will be admissible at the rate of 5% or less interest payable on the loan for 5 years.
- h. For the establishment of field plant machinery of units manufacturing ice cream etc. and value-added milk products coming under the micro and small enterprises sector like Cheese, ice-cream reimbursement of maximum Rs. 2.00 crore will be allowed at the rate of 5% or less interest payable on the loan in 5 years.

### 3.11.6 UP Electric Vehicle Manufacturing and Mobility Policy-2022

Uttar Pradesh has been one of the pioneering states to launch an Electric Vehicle Manufacturing and Mobility (EVMM) Policy in August 2019. However, the EV industry has evolved manifold in last few years, and multiple initiatives have been taken by GoI to promote the sector in India, the Government of Uttar Pradesh decided to launch a New Electric Vehicle Manufacturing & Mobility Policy in 2022 adapting to the current trends.

Uttar Pradesh leads with most electric vehicles in India as the state joins the nation’s effort to curb pollution to transition away from fossil fuel-powered vehicles. Uttar Pradesh has held the highest share in EV sales in 2021, with the number of units sold across all segments reaching 66,701, followed by Karnataka with 33,304 units and Tamil Nadu with 30,036 units. Uttar Pradesh dominated the three-wheeler segment, while Karnataka and Maharashtra led the two-wheeler segment and four-wheeler segment, respectively.



Source: Vahan Dashboard

Figure 14: State-wise EV Registration Trend (2017–2021)

#### Capital Subsidy

To promote faster transition/ adoption of EV: Registration Fees & Road Tax exemption to buyers

At the rate of 100% on any EV purchased & registered in UP over a period of 3 years from policy notification

At the rate of 100% on any EV manufactured, purchased & registered in UP in the 4th & 5th year of policy period.

To Promote faster transition/ adoption of EV: Purchase Subsidy as early bird incentives shall be provided to buyers (one time) through dealers over a period of 1 year from date of notification specifically done for this subsidy scheme at following rates in defined segments-

- a. Two-Wheeler EV: @15% of ex-factory cost upto Rs 5000 per vehicle subject to maximum budget outlay of Rs 100 Cr to maximum of 2 lac EVs
- b. Three-Wheeler EV: @15% of ex-factory cost upto Rs 12000 per vehicle subject to maximum budget outlay of Rs 60 Cr to maximum of 50000 EVs,
- c. Four-Wheeler EV: @15% of ex-factory cost upto Rs 1 lakh per vehicle subject to maximum budget outlay of Rs 250 Cr to maximum of 25000 EVs,
- d. E-Buses (Non-Govt, i.e. School buses, ambulances, etc.): @15% of ex-factory cost upto Rs 20 lakh per vehicle subject to maximum budget outlay of Rs 80 Cr to maximum of 400 E-Buses,
- e. E-Goods Carriers: @10% of ex-factory cost upto Rs 1,00,000 per vehicle subject to maximum budget outlay of Rs 10 Cr to maximum of 1000 E-Goods Carriers
- f. To Promote manufacturing: Capital subsidy shall be provided on Base Capital Subsidy multiplied by Gross Capacity Utilization Multiple (GCM)
- g. MSME Projects as defined in the policy shall be provided capital subsidy at the rate of 10% of eligible fixed capital investment subject to max INR 5 Cr per project to be provided over a period of 2 years in equal annual instalments
- h. To Promote creation of Charging Infrastructure: The Policy shall strive to attract investments for setting up at least 20 charging stations and 5 swapping stations per district during the policy period. Capital Subsidy to Service providers
- i. Charging Stations shall be provided one time capital subsidy on eligible fixed capital investment for service providers at the rate of 20% subject to maximum INR 10 lakh per unit to 1st 2000 Charging Stations in the State
- j. Swapping Stations shall be provided one time capital subsidy on eligible fixed capital investment for service providers at the rate of 20% upto max INR 5 lakh per unit to 1st 1000 Swap Stations in the State
- k. To Ecosystem Support: The State Government shall promote establishment of Centres of Excellence (CoEs) in the State. Government organizations / PSUs/ Pvt companies shall be encouraged to set up Centres of Excellence (CoE) in the field of EV/ Battery / Charging to facilitate R&D, testing, technology acquisition and other facilities to support the EV ecosystem, including non-fossil fuel-based mobility solutions. Such Centres

shall focus on the design and use of EVs, improving the usage and efficiency of EVs and charging equipment. Five such CoEs shall be incentivized with a 50% grant of project cost up to INR 10 crores each. This grant shall be released over a period of 5 years. On the recommendation of Invest UP or Transport Department or any other State Department/ Agency, the sanction and disbursement of the incentives to such CoEs shall be reviewed and recommended by the High-level Empowered EV Committee (HLEEV) on the approval of Hon'ble Chief Minister.

### 3.11.7 UP Poultry Establishment Policy 2022

The Uttar Pradesh Poultry Development Policy-2022 is being framed with a view to make the State self-reliant and export-oriented by filling the gap in availability relative to demand in poultry products. Under the said policy, in the next five years, it is targeted to set up commercial layer farms with a production capacity of 1 crore broiler parent farm for annual 1 crore 72 lakh broiler chicks. This scheme will be helpful in achieving the target of Trillion Dollar Economy of Uttar Pradesh Government and will also create employment opportunities in the primary sector. This policy will be effective for the next five years from the date of its promulgation.

#### Capital Subsidy

- a. **For establishment of Commercial Layer Farm:** Reimbursement of 7% interest will be allowed to the beneficiary for 5 years on the loan received by the beneficiary from the bank on the above units. The financing of the projects will be in the ratio of 30% margin money and 70% bank loan.
- b. **Establishment of broiler parent farm:** Reimbursement of 7% interest will be allowed to the beneficiary for 5 years on the loan received by the beneficiary from the bank on the above unit. The financing of the projects will be in the ratio of 30% margin money and interest on maximum 70% bank loan.

### 3.11.8 UP Semiconductor Policy 2024

To establish Uttar Pradesh as the preferred destination for semiconductor industry by offering globally competitive infrastructure and favorable policy environment for cultivating semiconductor manufacturing as an important growth driver for Uttar Pradesh through effective use of skilled force, adapting innovation and emerging technologies leading to all-of the state & nation.

#### Capital Subsidy

- a. 50% of the capital subsidy approved by Govt. of India. This benefit will be disbursed in accordance with the benefits provided by the government of India on a pari-passu mode.
- b. Center of Excellence: 50% of the total CoE project cost (subject to a maximum of ₹10 Crore to establish CoEs in collaboration with reputed academic institutions and/ or industry associations/ industry or any other Govt./ Private entity.

### 3.11.9 UP Agriculture Export Policy 2021

The UP Agriculture Export Policy 2021 aims to enhance the income of farmers and other stakeholders by doubling agricultural exports from the current value of US\$2524 million to approximately US\$60+ Billion by 2024. The policy focuses on promoting environmentally sustainable agricultural produce, shifting from unprocessed to value-added products, and identifying potential crops and products for export. It also aims to create an institutional mechanism for accessing international markets and overcoming obstacles related to export. The policy is formulated in coherence with the national vision to ensure better price realization for farmers and to facilitate the export of agricultural produce

#### Capital Subsidy

- a. If Cluster 50 hectares to 100 hectares: 10 lakhs on completion of cluster construction, registration and export obligation.
- b. If Cluster More than 100 hectares and up to 150 hectares: 16 lakhs on completion of cluster construction, registration and export obligation.
- c. If Cluster More than 150 hectares and up to 200 hectares: 20 lakhs on completion of cluster construction, registration and export obligation.
- d. If Cluster More than 200 hectares and up to 250 hectares: 28 lakhs on completion of cluster construction, registration and export obligation.
- e. If Cluster More than 250 hectares and up to 300 hectares: 34 lakhs on completion of cluster construction, registration and export obligation.
- f. If Cluster More than 300 hectares and up to 350 hectares: 40 lakhs on completion of cluster construction, registration and export obligation.
- g. If the area of the cluster increases, an increase in the amount of Rs 6 lakh will be allowed.
- h. Exemption from mandi fee and development cess on specified agricultural produce.

### 3.11.10 Green Investment and Financing for Transformation (GIFT) Scheme

#### Interest Subsidy

- a. Interest Subvention Scheme for MSMEs: Subsidized Loans: MSMEs can avail loans with a 2% interest subvention per annum, for loan amounts ranging from ₹10 lakhs to ₹2 crores. Duration: The subvention is available for a maximum period of 5 years. Benefit: Significantly reduces the cost of borrowing, making it more affordable for MSMEs to invest in green and sustainable technologies.
- b. Risk Sharing Facility (RSF): Credit Guarantee: Offers partial credit guarantee coverage for loans up to ₹2 crores, encouraging lending to MSMEs. Risk Reduction: Covers a substantial portion of the loan, reducing risk for financial institutions and promoting easier access to credit. Special Concessions: Reduced guarantee fees for women, SC/ST, persons with disabilities, Agniveers, and enterprises located in priority regions.

### 3.11.11 UP Food Processing Industry Policy 2022-27

Food processing is defined as transforming agricultural products into food that are in consumable form or transforming one food item into another by adding value to it. Based on physical properties of the final product, the food processing is generally classified in two categories: (i) manufactured processes- whereby the original physical properties of the product undergoes a change through a process involving employees, power, machines or money and the transformed product is edible and has a commercial value and (ii) other value added process where the product does not undergo any manufacturing process, but gains significant value addition like increased shelf life, shelled and ready for consumption etc.

#### Scenario of Processing in Uttar Pradesh:

The Gross State Domestic Product (GSDP) of Uttar Pradesh is 250 billion USD or Rs. 20,50,000 crores. The contribution of agriculture and allied sectors in GSDP is 64 billion USD or Rs. 5,24,000 crores, which is 25.6%. The share of food processing sector is 5.12 billion USD or Rs.41,984 crores, i.e. 8% of agriculture and allied sector's contribution.

Table 3: UP Commodity Production & Processing Ranks

#### Uttar Pradesh's Rank in Production and Processing of different commodities in Country

Produce	Rank in Production	% taje of production in Country	Rank in processing
Wheat	1	28.74	3
Paddy	2	12	6
Sugarcane	1	41.28	2
Mango	1	24.06	6
Potato	1	32.35	6
Milk	1	16.06	4
Peas	1	49	4
Fish	6	4.9	>10

#### Capital Subsidy

- A capital subsidy amounting to 35% of incurred expenditure on plant, machinery and technical civil work in respect of setting up of the food processing units in the State will be provided, subject to the maximum limit of Rs. 5 crore in all the districts of the State.
- A capital subsidy amounting to 25% of incurred expenditure on plant, machinery and technical civil work in respect expansion and modernization / up-gradation of the food processing units in the State will be provided, subject to the maximum limit of Rs. 1 crore in all the districts of the State.

### Interest Subsidy

- Interest Subsidy for purchase of Reefer Vehicles and Mobile Pre-Cooling vans: Assistance in the form of interest subsidy for all the interest accrued on the loan taken for purchase of Reefer Vehicle and Mobile Pre-Cooling van will be reimbursed for a period of five years, subject to maximum limit of Rs. 50 lacs.
- 100% interest subsidy on loan taken for the project for micro and small food industries will be reimbursed for a period of five years. For other units the interest subvention of 7% for a period of five years will be provided. Both are subject to maximum limit of Rs. 50 lacs.

### 3.11.12 UP Warehousing & Logistics Policy 2022

Uttar Pradesh is 4th largest state in India in terms of area and accounts for 17% of the population of India. Being strategically located adjacent to National Capital Region it offers a lucrative gateway to eastern exporting ports and central India. The State offers a vast consumer and labour market to investors. Presently, the gross state domestic product (GSDP) of Uttar Pradesh at current prices has been estimated to be US\$ 294.90 billion (INR 21.74 trillion) in 2021-22 (MoSPI, 2022). Contributing nearly 8% of national GDP, Uttar Pradesh, with its investor-friendly policies, reforms and proactive governance, has set a target to become USD 1 trillion-dollar economy. For this, the State intends to attract investments to the tune of INR 10 lakh crores. Therefore, the State Government is aggressively promoting rapid industrialisation and infrastructure development as manufacturing and logistics are intrinsically linked. Uttar Pradesh has emerged as one of India's most preferred investment destinations. In recent few years, the State has established itself as a leading investment destination in India. Merchandise exports from Uttar Pradesh reached US\$ 16.39 billion in FY21 and US\$ 18.83 billion in FY22 (until February 2022). The State ranked 11th in India in terms of FDI inflows in 2021. In 2019, 147 investment intentions worth Rs. 16,799 crore (US\$ 2.40 billion) were filed in the State (DPIIT). Given the emphasis laid on logistics development and for providing ease of logistics, Uttar Pradesh has been graded under "Achievers" category within the Landlocked cluster in Logistics Ease Across Different States (LEADS) Survey 2022. It has been recognised as one of the leader States, in terms of "quality of rail infrastructure" and leading State to process of integration of essential data layers on PM Gati Shakti portal (LEADS 2022). Previously, Uttar Pradesh has jumped 7 positions to rank 6th in the country in the last Logistics Ease Across Different States (LEADS) ranking 2021 and was categorised as "Top Improvers".

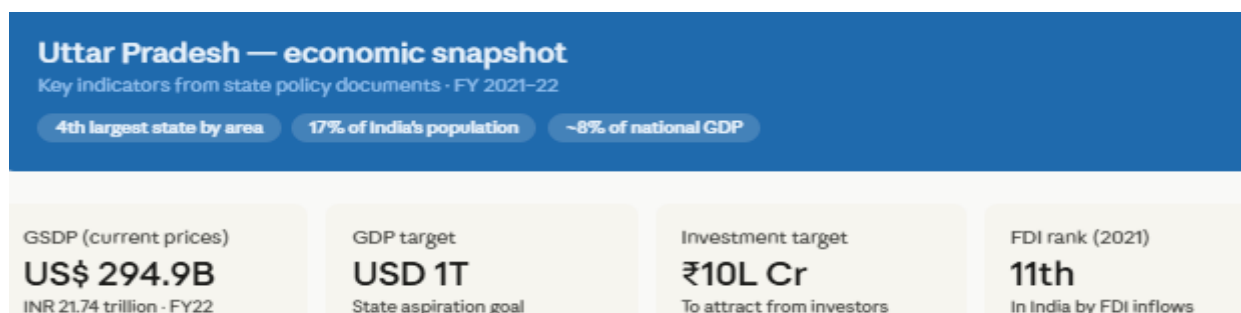


Figure 15: Key economic indicators of UP

### Capital Subsidy

- a. For (Storage facilities) Capital Subsidy to Warehouses/ Silos/ Cold Chain Facility shall be provided at the rate of 15% of Eligible Capital Investment subject to-maximum INR 5 crores for setting up such facilities anywhere in the State and maximum INR 10 Crores for setting up such facilities in the designated Logistics Zones.
- b. For (Dry Post) Capital Subsidy at the rate of 25% of Eligible Capital Investment shall be provided to ICD/ CFS/ AFS subject to: maximum INR 25 Crores for setting up the project anywhere in the State and Maximum INR 50 Crores for setting up the projects in the designated Logistics Zones
- c. For (Logistics Park) Capital Subsidy at the rate of 25% of Eligible Capital Investment shall be provided to the developers of Logistics Park subject to : maximum INR 25 Crores for setting up the project anywhere in the State and maximum INR 50 Crores for setting up the projects in the designated Logistics Zones.
- d. For (Inland Waterway facility -> Berthing Terminal) The developers of such berthing terminals will be provided Capital Subsidy at the rate of 20% on the eligible capital investment as defined under this policy for the development of such terminals, subject to maximum INR 15 Crores. This subsidy shall be disbursed in 3 annual instalments post completion of the project
- e. For (Inland Waterway facility -> Inland Vessel) Purchase Subsidy for purchasing Inland Vessels as defined above for operations in the State along National Waterway-1 will be provided through the manufacturers of such vessels. Such subsidy will be provided at the rate 25% of the actual purchase cost, subject to maximum INR 5 Crores per vessel
- f. For (Cargo Terminals) The developers of such terminals will be provided Capital Subsidy at the rate of 20% on the Eligible Capital Investment as defined under this policy for the development of such terminals, subject to maximum INR 15 Crores. This subsidy shall be disbursed in 3 annual instalments post completion of the project
- g. For Storage facilities, Dry Ports, Logistics Parks and Truckers Park 75% of the development Charges shall be exempted.

### 3.12 Provisions for women, SC/ST, rural entrepreneurs

The government of Uttar Pradesh had announced in August 2022, to offer subsidies to support women entrepreneurs and attract capital investments. The UP government is this revising its strategy to support micro, small and medium enterprises (MSMEs) and promote women entrepreneurship.

Women business owners would be given a 100% stamp duty subsidy on land purchases for establishing micro and small units under the proposed new policy. Besides, a 50 to 100 percent

subsidy will be given to other MSMEs, depending on their location in the state. According to the proposed new policy, the state would offer a 100 percent stamp duty subsidy in Bundelkhand and Purvanchal, while central and western Uttar Pradesh (apart from Noida and Ghaziabad) would receive a 75 percent subsidy.

SC/ ST and women entrepreneurs will be eligible for 2% additional, capital subsidy Capital subsidy is capped at Rs 4 Crore/ unit Capital subsidy will be provided in 2 equal installments. First installment is payable once the construction of related buildings is completed. Second installment is payable once at least 50% of commercial production has begun. 60% interest subsidy for SC/ ST and women entrepreneurs, payable annually for five years, subject to ceiling of Rs 25 Lakh/ unit.

### 3.12.1 Mission Shakti

Women's empowerment has always been positioned at the core of inclusive growth policies of Government of Uttar Pradesh. There are various initiatives and programs which focus on the inclusive development of women in the state. A major initiative is: Mission Shakti. This is UP government's flagship program which is aimed at promoting the security, dignity and empowerment of women.

Moving ahead, the Uttar Pradesh government on September 30, 2021 launched the 'Nirbhaya-Ek Pahal' programme under Mission Shakti – Phase 3 in Lucknow. As per Chief Minister Yogi Adityanath, as many as 75,000 women will get connected with state banks, get loans at cheaper interest rates and be able to avail benefits of state subsidies under the PM Mudra Yojana for three months under the new initiative – The Nirbhaya-Ek Pahal scheme.

### 3.12.2 Udyog Bandhu

This scheme is provided by the Department of Infrastructure and Industrial Development, Government of Uttar Pradesh and it facilitates investments in both industrial and service sectors. The main vision is to make Uttar Pradesh 'the most preferred investment destination in India'. For making this a reality, it employs many investment policy drivers and also is improving infrastructural and business environment across the state. Evidently, this upgradation of business infrastructure can instigate economic growth of the state. The various policies laid down by Udyog Bandhu or the same are Industrial Investment and employment promotion policy UP 2017, UP Textile Policy 2014, Biotech Policy UP 2014, and Food Processing Industrial Policy etc.

### 3.12.3 Sarkari Yojana

Start-Up India Scheme for Women Entrepreneurs – this scheme works to push participation of women in entrepreneurship. Subsequently, the scheme has special provisions for women entrepreneurs. A complete list of Sarkari Yojana for farmers, unemployed youth, women, students and other categories of the society launched by Uttar Pradesh Government in 2022

and earlier too. The central government is assisting the independent entrepreneurs and in this connection, it has made alliances with some US technological firms.

### 3.12.4 Pradhan Mantri Mudra Yojana (PMMY)

This scheme provides financial assistance to non-corporate small business houses. The small business houses employ a major part of the Indian population. Women entrepreneurs receive a loan amount of 47.53% of the total amount disbursed. In Uttar Pradesh the loan amount is 46.78% of the total amount disbursed.

### 3.12.5 Grievance Redressal System

The Grievance Redressal System can be of great help to women entrepreneurs. It is a single-window redressal system – for encouraging entrepreneurs at the District Industries Centres (DIC's). This scheme assists in resolving problems providing approvals, sanctions, licenses required from different departments. It also resolves grievances of any enterprise.

#### **Marketing Development Assistance Programme for Export Growth**

Introduced in 2006-07, the objective of this scheme is to promote marketing done by various industrial units. It provides assistance for benefits in the market. Assistance is provided in small scale industries, handicrafts, Khadi and Village industries and Handloom sectors of Uttar Pradesh.

### 3.12.6 Women Empowerment Through Financial Independence

One of the major highlights of this scheme is its special focus on women entrepreneurs. Historically, women in India have faced challenges in accessing credit due to socio-economic barriers. By introducing a dedicated loan program, the government aims to:

**Enhance women's participation in business:** Encouraging more women to take leadership roles in enterprises.

**Promote gender equality in economic activities:** Bridging the gap in financial access between men and women.

**Encourage women-led startups:** Providing financial support to women innovators and business leaders.

This initiative builds upon existing women-focused programs like the Women Entrepreneurship Platform (WEP) and the Pradhan Mantri Mudra Yojana (PMMY), which have already contributed to increasing female participation in India's entrepreneurial landscape.

#### **Government Unveils ₹2 Crore Loan Scheme for First-Time Women, SC, and ST Entrepreneurs**

The Union Budget 2025 introduced a significant initiative aimed at empowering first-time entrepreneurs from marginalized communities. Finance Minister Nirmala Sitharaman announced a ₹2 crore loan scheme for women, Scheduled Caste (SC), and Scheduled Tribe (ST)

entrepreneurs, emphasizing the government's commitment to financial inclusion and economic growth.

This scheme is part of a broader strategy to boost entrepreneurship, reduce economic disparities, and promote self-reliance among historically underrepresented groups. Here's an in-depth look at the key aspects of this initiative and its potential impact.

**Key features of the scheme include:**

**Collateral-free loans:** Beneficiaries won't need to pledge assets to avail of the funds.

**Lower interest rates:** The government will likely offer subsidized interest rates to make borrowing affordable.

**Flexible repayment options:** Entrepreneurs will have extended repayment periods to ease financial burdens.

**Mentorship and support:** The scheme will be complemented by business development programs to guide entrepreneurs.

The ₹2 crore loan scheme for first-time women, SC, and ST entrepreneurs marks a significant step in India's journey toward financial inclusivity and economic self-reliance. By providing accessible credit, the government aims to unlock the potential of aspiring business owners from historically marginalized communities.

If implemented effectively, this initiative could lead to a surge in entrepreneurship, job creation, and overall economic growth. However, ensuring proper execution, reducing bureaucratic delays, and enhancing financial literacy will be key to its long-term success.

With this budgetary initiative, the government reinforces its commitment to empowering underserved communities, making India's entrepreneurial ecosystem more diverse, inclusive, and robust.

## Focused Areas for the policies

### 4.1 Procedure for Availing the Incentives for MSME

To access the MSME registration application, the entrepreneur can visit the government's official portal, [udyamregistration.gov.in](http://udyamregistration.gov.in). This portal, operated by the Ministry of MSME, is the designated single-window system for the MSME registration process in India.

On the Udyam Registration portal, MSME registration can be completed under two categories: Udyam Registration for new MSMEs and Udyog Aadhaar Memorandum (UAM) for existing MSMEs.

#### a) Udyam Registration for New Entrepreneurs Not Registered as MSME or those with EM-II

##### Step 1: Udyam Registration Portal Access

New entrepreneurs and entrepreneurs having EM-II registration must click on the **“For New Entrepreneurs who are not Registered yet as MSME or those with EM-II”** shown on the home page of the Udyam Registration Portal.

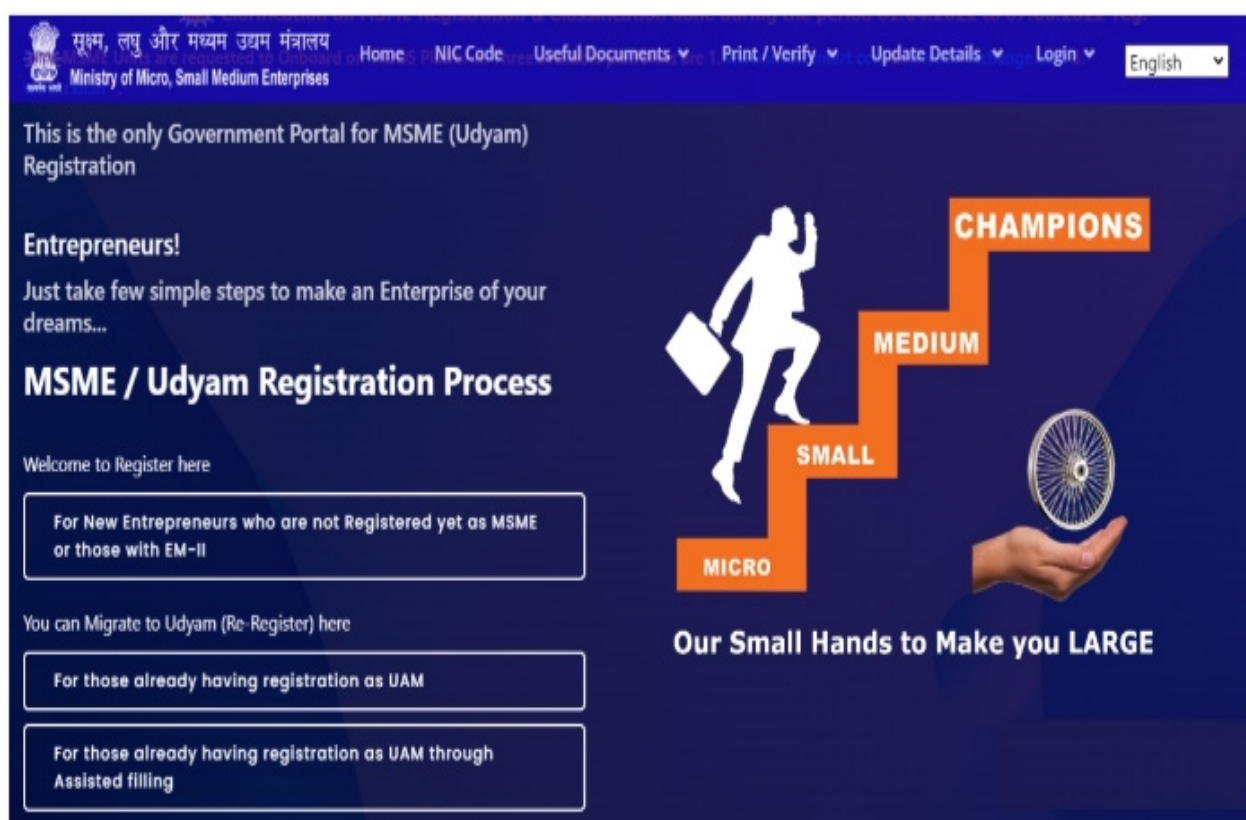


Figure 16: MSME/Udyam Registration Portal Homepage

##### Step 2: Enter AADHAAR details and the Name of the entrepreneur

Enter the Aadhaar number and the name of the entrepreneur, and click on the “Validate and Generate OTP”. Once OTP is received and entered, the PAN Verification page opens.

**Aadhaar Verification With OTP**

**1. Aadhaar Number/ आधार संख्या**

Your Aadhaar No

**2. Name of Entrepreneur / उद्यमी का नाम**

Name as per Aadhaar

- Aadhaar number shall be required for Udyam Registration.
- The Aadhaar number shall be of the proprietor in the case of a proprietorship firm, of the managing partner in the case of a partnership firm and of a karta in the case of a Hindu Undivided Family (HUF).
- In case of a Company or a Limited Liability Partnership or a Cooperative Society or a Society or a Trust, the organisation or its authorised signatory shall provide its GSTIN(As per applicability of CGST Act 2017 and as notified by the ministry of MSME vide S.O. 1055(E) dated 05th March 2021) and PAN along with its Aadhaar number.

I, the holder of the above Aadhaar, hereby give my consent to Ministry of MSME, Government of India, for using my Aadhaar number as allotted by UIDAI for Udyam Registration. NIC / Ministry of MSME, Government of India, have informed me that my aadhaar data will not be stored/shared. / मैं, आधार धारक, इस प्रकार उद्यम पंजीकरण के लिए यूआईडीएआई के साथ अपने आधार संख्या का उपयोग करने के लिए सुलोमोउओ मंत्रालय, भारत सरकार को अपनी सहमति देता हूँ। एनआईसी / सुलोमोउओ मंत्रालय, भारत सरकार ने मुझे सूचित किया है कि मेरा आधार डेटा संग्रहीत / साझा नहीं किया जाएगा।

**Validate & Generate OTP**

Figure 17: Aadhaar Verification Page for Udyam Registration

### Step 3: Enter the Type of Organisation and PAN Number

Enter the “Type of Organisation” and the PAN Number, and click on the “Validate PAN” button. The portal gets the PAN details from the government databases and validates the PAN number of the entrepreneur.

**PAN Verification**

**3. Type of Organisation / संगठन के प्रकार**

1. Proprietary / एकल स्वामित्व

**4.1 PAN/ पैन**

I, the holder of the above PAN, hereby give my consent to Ministry of MSME, Government of India, for using my data/ information available in the Income Tax Returns filed by me, and also the same available in the GST Returns and also from other Government organizations, for MSME classification and other official purposes, in pursuance of the MSMED Act, 2006.

**Your PAN has been successfully verified. Some fields of the form will be disabled. Disabled fields will be automatically filled after verification from PAN data. GSTIN (As per applicability of CGST Act 2017 and as notified by the ministry of MSME vide S.O. 1055(E) dated 05th March 2021) is required for Udyam Registration w.e.f. 01.04.2021. You are advised to apply for GSTIN suitably to avoid any inconvenience.**

**4.3 Do you have GSTIN ?**

Have you filed the ITR for Previous Year(PY) (2020-21) ITR ?

Yes  No

Yes  No  Exempted / छूट प्राप्त

**Note: If ITR has not been filed for PY (2020-21) for some reason or it has been filed in ITR-4 form, all the data below will have to be filled in on self-declaration basis. In case of option (No) in respect of GSTIN, same would be verified from GSTIN.**

Figure 18: PAN Verification Page in Udyam Registration

### Step 4: Fill Personal & Enterprise Details after PAN Verification

After verification of PAN, the Udyam Registration form will appear, and the entrepreneurs must fill in their personal details and details of their enterprise.

**Udyam Registration**

**5. Name of Entrepreneur as per PAN/Aadhaar** (if enterprise does not have PAN)

**6. Mobile Number / मोबाइल नंबर +91-** Example:- 9999999999

**7. Email / ईमेल** Example:- info@gmail.com

**Categorization of ownership of the MSMEs on the basis of %age Share/Member/Contribution of amount**

Sl. No.	Hindu Undivided Family (HUF)	Partnership (By Share)	Co-Operative (By Member)	Private Limited Company (By Share)	Public Limited Company (By Share)	Self Help Group (By Contribution)	Society (By Member)	Trust (By Contribution)
OBC	As per the category	51%	51%	51%	51%	51%	51%	51%
SC	As per the category	51%	51%	51%	51%	51%	51%	51%
ST	As per the category	51%	51%	51%	51%	51%	51%	51%
Women	if she is Karta	51%	51%	51%	51%	51%	51%	51%

In Case of proprietorship enterprise, the category of the unit would be the social category of the owner.

Figure 19: MSME Ownership Categorization under Udyam Registration

**Step 5: Enter Investment and Turnover Details**

Enter the investment and turnover details, select the declaration, and click on the “Submit and Get Final OTP” button. Enter the OTP and submit the form.

**20. Investment in Plant and Machinery OR Equipment (in Rs.)**  
Ref. OM dated 06/08/2020

Written Down Value (WDV) as on 31st March of the Previous Year 2020-21 (A) Example:- 200000.00

Exclusion of cost of Pollution Control, Research & Development and Industrial Safety Devices during 2020-21 (To be filled in on self-declaration basis) (B) Example:- 200000.00

Net Investment in Plant and Machinery OR Equipment [(A)-(B)] Example:- 200000.00

**21. Turnover (in Rs.)**  
Ref. OM dated 06/08/2020

Total Turnover (A) during 2020-21 Example:- 200000.00

Export Turnover (B) during 2020-21 0

Net Turnover [(A)-(B)] 0

**22. Are you interested in getting registered on Government e-Market (GeM) Portal**  Yes / हाँ  No / नहीं

**23. Are you interested in getting registered on TReDS Portals(one or more)**  Yes / हाँ  No / नहीं

**24. Are you interested in getting registered on National Career Service(NCS) Portal**  Yes / हाँ  No / नहीं

**25. District Industries Centre / जिला उद्योग कार्यालय**  
Choose DIC

I hereby declare that information given above are true to the best of my knowledge. For any information, that may be required to be verified, proof/evidence shall be produced immediately before the concerned authority. / मैं एतद्वारा घोषणा करता हूँ कि उपर्युक्त सूचना मेरी जानकारी में सही है। कोई सूचना जिसको सत्यापित किया जाना अपेक्षित हो, उसे संबंधित प्राधिकारी के समक्ष तत्काल उपलब्ध कराया जाएगा।

**Submit & Get Final OTP**

Figure 20: Final Details and Declaration Section in Udyam Registration

### Step 6: Download the Udyam Registration Certificate

After entering the OTP and submitting the form, the Udyam Registration Certificate will be sent through email.

### Benefits of MSME Registration

MSME registration offers your business access to several benefits and support schemes that will greatly aid in the growth and development of your business. The main MSME registration benefits are as follows:

- a. Access to collateral-free loans and credit from banks and other financial institutions.
- b. Eligibility to participate in various government procurement contracts and tenders.
- c. Priority in the allocation of land, utility connections, and infrastructure expansion.
- d. Concessions and incentives in technology upgradation, marketing, and export promotion.
- e. Direct and indirect tax advantages and exemptions.

## 4.2 Industry that benefits from policies

### Government Initiatives to Support MSME Growth

The Government of Uttar Pradesh has brought in many innovative initiatives in promoting MSME growth in Uttar Pradesh. These initiatives are liable to provide a strong conducive ecosystem for the MSMEs to grow by solving the significant issues such as finance access, technology, and markets. Some major initiatives are:

- a. **Financial Aids and Subsidy Schemes:** The state government has rolled out quite a number of welfare schemes to facilitate MSMEs financially. Most of it goes into helping MSME projects off-ground, as well as providing interest subsidies on loans to add more assets to the existing enterprises.
- b. **Skills Development Programs:** The various training and skill development programs established would fill the skills gap and ensure a constant stream of qualified technicians for MSMEs that would employ most of them. These training and skill development initiatives are designed to enrich the skill base of their manpower in making them more employable in MSMEs.
- c. **Infrastructure Development:** The state is developing industrial clusters, and all necessary infrastructures such as roads and other utilities (electricity and water supply) have been furnished to meet the demand of MSMEs. Infrastructure development has played a very significant role in providing industrialists with many investments and developing MSMEs within this region.
- d. **Easier to Interact with a Business:** The state bends toward creating a convenient atmosphere for doing business for MSMEs by playing with red tape and regulatory

simplifications. Now with the introduction of online platforms for approvals and clearances, it has become easy for entrepreneurs to set up and do business with minimum hassle required.

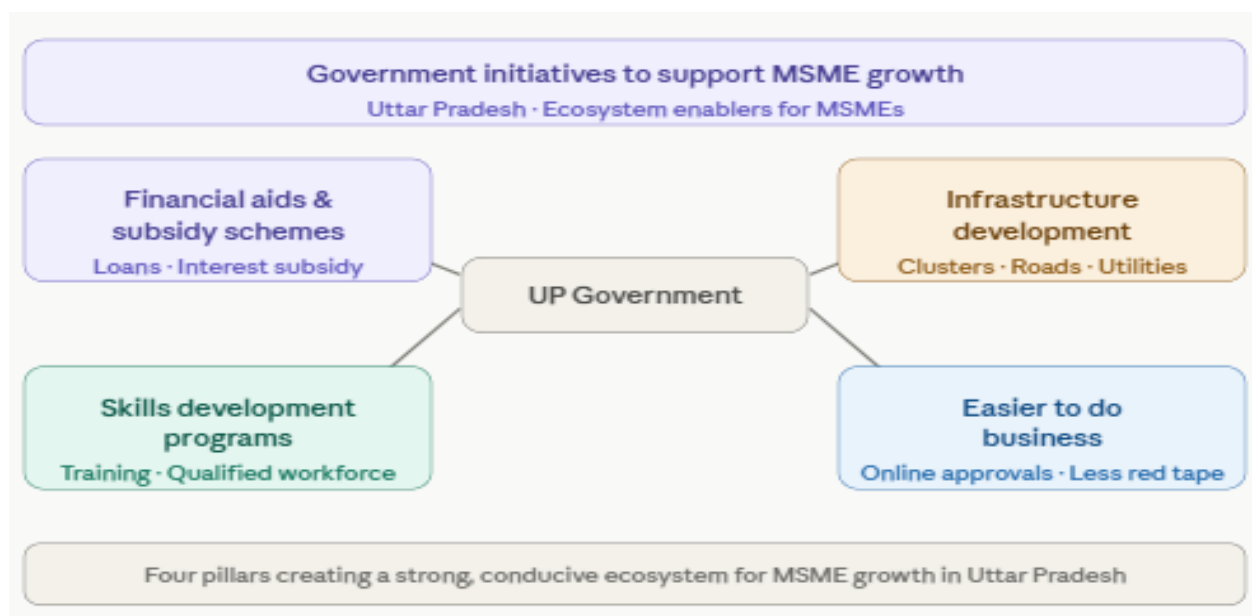


Figure 21: MSME Growth Initiatives in Uttar Pradesh

The MSME-focused provisions in the Uttar Pradesh MSME Policy 2025–2030 are designed to support a broad spectrum of industries which have either established presence in the state or have high potential for growth, job creation, export orientation and regional development. Key industries identified include:

- a. **Textiles & Garments:** Uttar Pradesh hosts large clusters in places such as Varanasi (silk), Meerut (sports goods/textiles) and surrounding areas. The policy's preferential incentives for capital subsidy and script reimbursement support these labour-intensive and export-oriented sectors.
- b. **Leather & Footwear:** With major hubs in Kanpur, Unnao and Agra, the leather-footwear ecosystem is crucial for employment and exports. The policy aids ancillary units, component manufacturing, and value-chain development.
- c. **Food Processing & Agro-based Industries:** Given UP's large agrarian economy, food-processing units, cold-chain infrastructure, packaging services, and agro-allied MSMEs benefit from incentives, clustering support and export linkages.
- d. **Electronics System Design & Manufacturing (ESDM):** The state is promoting electronics/ hardware manufacturing, allied services such as testing & repair, and vendor development—helping MSMEs to integrate into national electronics value chains.
- e. **Auto Components & Electric Vehicle Supply Chain:** The policy recognises future-mobility and EV supply chain MSMEs as strategically important, offering incentives for setting up component manufacturing, tooling, sub-assemblies and services.

- f. **Renewable Energy & Green Industries:** MSMEs engaged in solar manufacturing, biomass processing, energy-efficiency services, and green technology clusters are also supported under the sustainability enabler of the policy.
- g. **Logistics, Warehousing & Cold-Chain Services:** To support manufacturing and agro-processing ecosystems in UP, MSMEs in logistics, warehousing, 3PL/4PL services, and cold-chains are eligible for infrastructure incentives and cluster benefits.
- h. **Handicrafts, Traditional Industries & ODOP Products:** Under the One District One Product (ODOP) programme, MSMEs producing district-specific traditional goods, artisan clusters, and craft services receive targeted support to scale up, access global markets and upgrade technology.

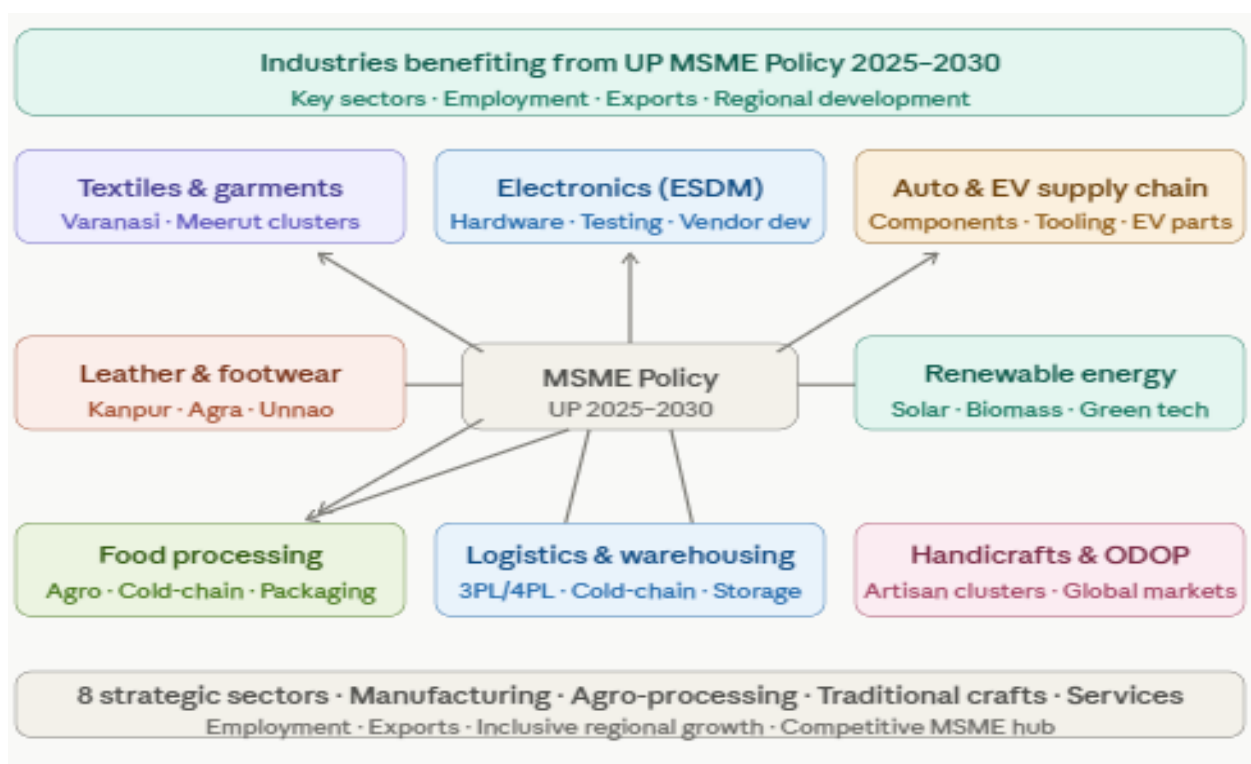


Figure 22: Sectors benefiting from UP MSME-Policy

This broad but strategic set of industries ensures that the policy effects are widespread—spanning high-technology manufacturing, agro-processing, traditional crafts and services linked to the manufacturing value chain. By aligning incentives, infrastructure support and non-financial facilitation across these sectors, Uttar Pradesh aims to drive employment, increase exports, accelerate inclusive regional growth, and position itself as a competitive manufacturing and MSME hub.

### 4.3 How is the policy helpful in Export promotion

The Uttar Pradesh MSME Policy 2025–2030 places strong emphasis on **enhancing export readiness**, enabling MSMEs to participate in global value-chains, access foreign markets, and meet international standards. Under the policy framework, eligible MSMEs are supported

through **certification and quality cost reimbursements, market-linkage facilitation**, export-oriented cluster interventions, and targeted support for women, SC/ST-owned enterprises and traditional artisans.

Specifically, the state provides financial assistance for international certifications and standards compliance. For example, UP's existing MSME policies include reimbursement of the cost of obtaining internationally accepted quality certifications such as ZED, GMP, Hallmark, and other international standards. Further, the state's export promotion infrastructure – managed through the Uttar Pradesh Export Promotion Bureau – strengthens export facilitation by organising buyer-seller meets, trade fairs, and ecosystem linkages.

Moreover, UP's MSME policy ecosystem supports digital marketing, overseas exhibitions and logistics linkages which assist MSMEs in bridging the export gap. As part of the ODOP initiative, the state is actively scaling artisan- and district-product exports through dedicated programmes that improve traceability, standards, and access to global buyers.

Through these combined mechanisms—certification cost reimbursement, export market facilitation, linkages with clusters and value chains, and inclusive support for traditionally underserved entrepreneurs—the policy equips MSMEs in Uttar Pradesh to **scale up, innovate, and compete internationally**.

#### 4.4 Relevant Links & Contacts for MSME State Specific

##### Important Links

Table 7: Key MSME-Related Online Portals and Links

Sl. No.	Title	URL
1.	MSME/Udyam Registration	<a href="https://udyamregistration.gov.in/">https://udyamregistration.gov.in/</a>
2.	Single point (online) interface and a time-bound clearance system by acting as a one stop solution for Information/NOCs/Licenses/Approvals	<a href="https://niveshmitra.up.nic.in/">https://niveshmitra.up.nic.in/</a>
3.	EXPORT PROMOTION BUREAU, UTTAR PRADESH	<a href="https://epbupindia.in/">https://epbupindia.in/</a>
4.	Dedicated e market for different goods & services procured by Government Organisations / Departments / PSUs	<a href="https://gem.gov.in/">https://gem.gov.in/</a>
5.	Filing online application by the supplier MSE unit against the buyer of goods/ services before the concerned MSEFC of his/her State/UT	<a href="https://samadhaan.msme.gov.in/">https://samadhaan.msme.gov.in/</a>

Sl. No.	Title	URL
6.	Powered by the National Small Industries Corporation Ltd. – NSIC to boost export, manufacturing, supply of machines.	<a href="https://www.msmemart.com/">https://www.msmemart.com/</a>
7.	PMEGP Online Portal	<a href="https://www.kviconline.gov.in/pmegportal/pmegphome/index.jsp">https://www.kviconline.gov.in/pmegportal/pmegphome/index.jsp</a>
8.	ITPO	<a href="https://www.indiatradefair.com/">https://www.indiatradefair.com/</a>

### Key MSME Development & Facilitation Offices in Uttar Pradesh

- MSME-DFO Agra (Development & Facilitation Office): 0562-2280879, dc-di-agra@dcmsme.gov.in
- MSME-DFO Allahabad (Naini Industrial Estate): 0512-2295070, dc-di-kanpur@dcmsme.gov.in for Kanpur
- MSME-DFO Varanasi Chandpur Industrial Estate: 0542-2370621, brdcdi-vara@dcmsme.gov.in

### Important Contacts

Table 8: Contact Details of MSME Officials

Sl. No.	Name	Designation	Phone/ Fax No	E-mail address
1.	Shri Alok Kumar, IAS	Additional Chief Secretary Micro, Small & Medium Enterprises and Export Promotion, Government of Uttar Pradesh/Export Commissioner	+91-522-2226115, 2226116	psmsmeup@gmail.com
2.	Sri Pawan Agarwal	Additional Commissioner, Export Promotion Bureau, Uttar Pradesh	Office- +91-522-2202893, 2971252	upepblko@gmail.com

## 4.5 Who can Participate and Target Beneficiary

Uttar Pradesh emerges as one of the most populous and diverse states within the eastern part of India, endowed with a culture that is historically fashioned as rich and prowess in agriculture. Now MSME growth in Uttar Pradesh has primarily become the largest economic driver for the state as it pours in the recent years in the opportunities available for empowering small and

medium-sized enterprises, which have transformed the industrial landscape of this state with job creation, innovation, and economic development of this region.

The MSME Promotion Policy of Uttar Pradesh is designed for a wide range of enterprises and individuals engaged in manufacturing, services, traditional crafts, and entrepreneurship. The policy primarily targets Micro, Small and Medium Enterprises that plan to set up, expand, modernise or diversify their units within Uttar Pradesh. Both new units and existing MSMEs can participate, provided they make eligible fixed capital investment and commence production within the prescribed timeframe. The policy particularly benefits entrepreneurs, startups, artisans, craftsmen, self-help groups (SHGs), women entrepreneurs, SC/ST entrepreneurs, ODOP producers, and rural/urban youth who wish to establish MSME units. Manufacturing and service-sector units in priority sectors such as handicrafts, textiles, agro-processing, engineering goods, IT/ITeS, food processing, leather, electronics, pharmaceuticals, and ODOP products are major beneficiaries. Cluster-based MSMEs, export-oriented units, and technology-driven enterprises are also key targets under the policy. Overall, the policy aims to support enterprise creation, capacity-building, marketing, skill development, and technology adoption for MSMEs across all districts of Uttar Pradesh.

### **Target Beneficiaries**

- a. Entrepreneurs and new enterprise creators**
- b. Women entrepreneurs**
- c. SC/ST entrepreneurs**
- d. Youth and first-time entrepreneurs**
- e. Handicraft artisans, weavers, and traditional craftspeople**
- f. SHGs (Self-Help Groups)**
- g. ODOP producers and rural micro-enterprises**
- h. Cluster-based MSMEs**
- i. Technology-driven and innovation-based units**

### **Units in priority sectors like:**

- a. Textiles & garments
- b. Food processing & agro-based industries
- c. IT/ITeS
- d. Leather & footwear
- e. Engineering & manufacturing
- f. Pharmaceuticals
- g. Electronics
- h. Handicrafts & GI products

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7. [Incentive Details](#)
8. <https://msme1connect.up.gov.in/Incentive/IncentiveDetails?Benefit=2>





## **The Institute of Chartered Accountants of India**

(Set up by an Act of Parliament)

### **MSME & Startup Committee, ICAI**

A-29, ICAI Bhawan, Admin Block, Sector-62, Noida,  
Uttar Pradesh-201309, India | Phone: 0120-3045944  
Email: [msme@icai.in](mailto:msme@icai.in), [msmeclinic@icai.in](mailto:msmeclinic@icai.in)



**Startup Portal:**  
[startup.icai.org](http://startup.icai.org)



**MSME Portal:**  
[msme.icai.org](http://msme.icai.org)