



Government Eligibility Criteria & Checklist for MSME Funding in India

Definition of MSME (Updated July 1, 2020):

Enterprise Type Investment in Plant & Machinery/Equipment Annual Turnover

Micro	≤ ₹1 crore	≤ ₹5 crore
Small	≤ ₹10 crore	≤ ₹50 crore
Medium	≤ ₹50 crore	≤ ₹250 crore

General Eligibility Criteria for MSME Funding:

- ☐ • Udyam Registration (Mandatory) via <https://udyamregistration.gov.in>
- ☐ • Recognized MSME structure (Sole Proprietorship, LLP, Pvt. Ltd. etc.)
- ☐ • Active business in manufacturing/service sector
- ☐ • Valid PAN and GST registration (as applicable)
- ☐ • Good CIBIL or credit score (650+ preferred)
- ☐ • No default with any bank/NBFC; not under IBC
- ☐ • Compliant with environmental/labour laws
- ☐ • Financial documents (ITRs, audited reports etc.) up to 3 years

Funding Checklist for MSMEs:

- ☐ ☒ Udyam Registration Certificate
- ☐ ☒ Business PAN Card
- ☐ ☒ GST Registration Certificate (if applicable)
- ☐ ☒ Aadhar Card of Proprietor/Directors
- ☐ ☒ Last 2-3 Years ITRs & Financials
- ☐ ☒ Bank Statement (last 6–12 months)

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- ☒ Project Report or Business Plan
- ☒ Collateral Documents (if applicable)
- ☒ CIBIL/CRIF Report
- ☒ NOC from Existing Financier (if refinancing)

Popular MSME Funding Schemes:

Scheme Name	Description
CGTMSE	Collateral-free loans up to ₹2 crore
PMEGP	Support to new micro-enterprises via KVIC
Mudra Loans	Loans up to ₹10 lakh for all MSMEs
Stand-Up India	For SC/ST/Women entrepreneurs (₹10L-₹1Cr)
SMILE by SIDBI	Soft loans to support MSME growth
ECLGS	Emergency COVID-19 relief funding

Official Government Portals:

Udyam Registration: <https://udyamregistration.gov.in>

MSME Samadhaan: <https://samadhaan.msme.gov.in>

MSME Sampark: <https://sampark.msme.gov.in>

CGTMSE: <https://www.cgtmse.in>

PMEGP: <https://www.kviconline.gov.in>

Mudra Loans: <https://www.mudra.org.in>

Stand-Up India: <https://www.standupmitra.in>

MSME Ministry: <https://msme.gov.in>

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