

December 1, 2025

Volume 10



PRAGYA CONSULTING

SUSTAINABLE SOCIAL SENSIBLE

Proudly Presents

India's First Magazine dedicated to MSMEs

BizIgnite

POWERING INDIA'S MSME REVOLUTION

IN COLLABORATION WITH:



The Great Indian Paradox

Unlocking India's Economic Engine

India's Nuclear Renaissance



About Us

Pragya Consulting is a registered MSME dedicated to empowering micro, small, and medium enterprises (MSMEs) with **strategic marketing and branding solutions**. Our mission is to provide sustainable, cost-effective, and tailored solutions that enhance the visibility, credibility, and growth of MSMEs in competitive markets.

Our Vision

We envision a future where MSMEs seamlessly **transition from informal operations to structured, scalable enterprises**, unlocking their full growth potential and evolving into future multinational corporations (MNCs).

With a strong foundation in economics and marketing, Pragya Consulting blends data-driven insights with innovative marketing strategies to help businesses create a strong market presence.

We specialize in:

- ✔ **Knowledge Management** – Enabling businesses with critical market insights and industry intelligence.
- ✔ **Custom Reports** – We go beyond standard insights by offering customized reports tailored to the specific needs of various stakeholders including industry and Government.
- ✔ **Brand Strategy & Positioning** – Crafting compelling brand narratives that enhance visibility and trust.
- ✔ **Digital & Performance Marketing** – Leveraging online platforms for lead generation, engagement, and conversions.
- ✔ **Thought Leadership & Content Marketing** – Showcasing MSMEs as credible industry leaders through strategic content.
- ✔ **BizIgnite** – **First indian magazine** dedicated to MSMEs for providing information on policy and regulatory framework in addition to various schemes being offered by Government for empowering MSMEs.

At Pragya Consulting, we don't just offer services; we build partnerships for success.

Our mission is to transform MSMEs from informal enterprises to structured, competitive businesses ready to scale and compete in global markets.

Editorial

December 2025 Issue

India's MSME engine roars at 8.2% GDP growth, yet the Rupee's plunge past ₹90 signals external storms—investor outflows, trade deficits, and U.S. tensions—that squeeze import-dependent units.



This "Great Indian Paradox" demands MSMEs pivot to export manufacturing for currency strength, while RBI interventions offer short-term shields. Amid 24,000 women-led closures erasing 1.6 lakh jobs, schemes like Credit Assessment Model and ₹7,280 Cr Rare Earth magnets push Atmanirbhar forward. Cash flow crises lock ₹78,500 Cr in delayed payments; scale TReDS via GST integration and ESG incentives to unlock it. Digital branding explodes sales 21-30% for adopters—grab TEAM, PMS, Digishaastra for global leaps from local lanes. Nuclear renaissance via Atomic Energy Bill 2025 beckons tier-2 suppliers into a 100 GW clean-energy chain, from SMR components to services. ni-msme ignites inclusion: beekeeping seminars, SC garment CFCs, IPR workshops fuel sustainable scaling.

BizIgnite readers, embrace these tailwinds. From paradox to prosperity—export boldly, digitise fiercely, prepare for nuclear dawn. Viksit Bharat thrives on your grit!

Welcome to BizIgnite—Your Partner in Growth.
Meera Bhalla,
Editor-in-Chief, BizIgnite

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MSME SAMACHAR

Your Gateway to MSME Insights & Innovation

National-level updates

Draft Atomic Energy Bill, 2025 Nears Finish Line — Private-Sector Entry, SMRs Gain Focus
December 4, 2025

The draft Atomic Energy Bill, 2025 is now in its “advanced stage” as inputs from all ministries are being incorporated and the text is under review by the Ministry of Law and Justice, the government told Parliament.

When introduced during the Winter Session, the Bill is expected to allow private companies — and possibly foreign firms — to enter India’s civil nuclear power sector, breaking a six-decade-old state monopoly.

The reforms aim to accelerate nuclear capacity expansion toward the country’s target of 100 GW by 2047.

The legislation will also pave the way for deployment of next-generation technologies such as Small Modular Reactors (SMRs) and other advanced nuclear plants, while streamlining liability, fuel supply, and regulatory frameworks to attract investment.

If enacted, the Bill could open a new frontier for private players in nuclear-powered infrastructure, energy-intensive industries and clean-energy projects. ([read here](#)).

Cabinet Clears ₹7,280 Cr Scheme for Rare Earth Permanent Magnet Manufacturing

November 25, 2025

The Union Cabinet chaired by Prime Minister Narendra Modi has approved the “Scheme to Promote Manufacturing of Sintered Rare Earth Permanent Magnets (REPM)” with an outlay of ₹7,280 crore to build India’s first integrated REPM manufacturing ecosystem. The scheme targets 6,000 MTPA of domestic REPM capacity to cut import dependence and support high-tech sectors including electric vehicles, renewable energy, electronics, aerospace, and defence.

The package includes ₹6,450 crore in sales-linked incentives over five years and ₹750 crore as capital subsidy, with capacity to be awarded to five beneficiaries through global competitive bidding, each eligible for up to 1,200 MTPA. Designed for a seven-year period (two-year gestation plus five-year incentive phase), the initiative is positioned as a key step toward Atmanirbhar Bharat, securing critical supply chains and supporting India’s Net Zero 2070 and Viksit Bharat 2047 goals.

Government Launches Credit Assessment Model for MSMEs

Date: December 2, 2025

The Government of India has rolled out the Credit Assessment Model (CAM) for MSMEs, leveraging digitally verifiable data from GST, ITR, bank statements, and PAN for automated, objective loan appraisals applicable to both existing and new-to-bank borrowers. This digital-first framework minimizes manual intervention, enhances transparency, and speeds up credit decisions, addressing persistent lending gaps for micro, small, and medium enterprises.

Complementing CAM, initiatives promote digital payments through RuPay debit card and BHIM-UPI incentives, alongside the Payments Infrastructure Development Fund (PIDF) for POS and QR deployment in underserved areas. The PM SVANidhi scheme for street vendors has been extended to March 2030, with enhanced loans up to ₹15,000 (1st tranche), ₹25,000 (2nd), and ₹50,000 (3rd), plus UPI-linked RuPay credit cards offering ₹30,000 limits and cashback rewards.

Minister of State for Finance Pankaj Chaudhary emphasized these reforms’ role in boosting MSME credit flow, digital adoption, and financial inclusion for street vendors.

Nearly 24,000 Women-Led MSMEs Shut Down in Past Five Years — MSME Ministry Data

Between July 2020 and November 2025, almost 24,000 women-led MSMEs across India were deregistered or shut down, resulting in an estimated 161,580 jobs lost, the government informed Parliament.

During the same period, a staggering 2.86 crore women-led enterprises were registered, illustrating a sharp contrast between new registrations and closures.

States with the highest counts of women-owned MSMEs — including Maharashtra, West Bengal, Tamil Nadu, Karnataka, Andhra Pradesh, and Uttar Pradesh — also recorded the bulk of shutdowns. In Maharashtra alone, over 6,000 women-led units shut down, while Tamil Nadu saw nearly 4,000 closures.

The government clarified that deregistration does not always indicate business failure — it can also result from changes in ownership, redundant entries, or businesses no longer requiring certification.

Still, the sharp number of closures underlines the structural and operational challenges faced by women entrepreneurs.

According to recent studies, women-led MSMEs often struggle with limited credit access, weaker market linkages, and systemic biases compared to male-led enterprises.

As India aims to bolster its MSME sector, supporting and sustaining

women-run enterprises will be vital — not just for gender equity, but also for broad-based economic growth.

Piyush Goyal Urges Timely MSME Payments, Supply Chain Localisation

December 3, 2025

Commerce and Industry Minister Piyush Goyal called on Indian industry to urgently localise critical supply chains and ensure timely payments to MSMEs, warning that over-reliance on concentrated global sources threatens long-term stability. Speaking at the CII IndiaEdge 2025 summit in New Delhi, he stressed faster diversification and indigenisation for key products to build resilience amid trade weaponisation risks.

Goyal highlighted that prompt MSME dues clearance would ease cash flows, boost productivity, and fuel manufacturing growth from 9% to 12.5% annually, targeting 25% GDP share. He noted strong Q2 GDP, low inflation, 23 states readying new labour codes, and ongoing business law decriminalisation.

This aligns with Atma Nirbhar Bharat for Viksit Bharat 2047.

Govt Allocates ₹200 Crore for 9 New Tech Centres to Boost MSME Skilling

December 5, 2025

The Ministry of MSME has established nine new Technology Centres under the Technology Centre Systems Programme

(TCSP) to deliver technical support and skill development for MSMEs, with ₹200 crore allocated for FY 2025-26 operations. Minister of State Shobha Karandlaje informed Lok Sabha these join 18 existing centres, which trained over 3.28 lakh MSME entrepreneurs and workers in 2024-25 via AI, robotics, and IoT programmes.

The centres offer advanced manufacturing access, skilling from school dropouts to engineers, and business advisory, partnering with global Manufacturing Technology Partners for sector-specific upgrades. A centralised ERP portal enhances MSME services, fostering innovation and competitiveness.

This strengthens MSME capacity for Atmanirbhar Bharat.

FICCI Advocates Deeper India-Taiwan Ties in Semiconductors and AI

December 3, 2025

The Federation of Indian Chambers of Commerce and Industry (FICCI) unveiled its Knowledge Report, "India-Taiwan Economic Relations: New Frontiers of Cooperation," at the 4th India-Taiwan CEOs Round Table with TAITRA.

Bilateral trade has doubled from USD 5.65 billion in 2020-21 to USD 11.78 billion in 2024-25, driven by India's imports of Taiwanese high-tech components reaching USD 10 billion.

The report highlights Taiwan's expertise in chip fabrication, OSAT, wafer packaging, and precision chemicals to bolster India's semiconductor ambitions. India's chemical exports to Taiwan surged 47% to USD 394.67 million, signaling mutual reliance.

For AI, FICCI recommends joint R&D, co-funded labs, and academia-industry ties in smart manufacturing, EVs, healthcare, and cybersecurity. Policy suggestions include fiscal incentives, ease-of-doing-business reforms, and export diversification to balance trade.

WTO MSME Group Launches Joint Study to Boost Small Firms in Global Trade

December 3, 2025

The WTO Informal Working Group on MSMEs launched a joint WCO-WTO-ICC study report on integrating micro, small, and medium enterprises into Authorised Economic Operator (AEO) programmes during its final 2025 meeting. MSMEs, comprising 90% of global businesses and over half of employment, face barriers like complex customs procedures, low awareness, and resource constraints that hinder their trade participation.

The report analyzes AEO participation, highlights challenges such as procedural complexity and perceived low benefits, and features case studies from China, EU, India, and others. It spotlights entrepreneurs and recommends awareness campaigns, digital

simplification, tailored support, and enhanced benefits like priority clearance.

These steps aim to make trade facilitation inclusive, aiding MSMEs in supply chains while strengthening security.

State-level updates

NSE, J&K Govt Sign MoU to Boost MSME IPO Fundraising

Date: November 24, 2025

The National Stock Exchange (NSE) and Jammu & Kashmir government signed a Memorandum of Understanding (MoU) to promote awareness among local MSMEs about raising funds through IPOs on NSE Emerge, the exchange's dedicated SME platform. The agreement was exchanged in Jammu by Directors Arun Manhas (Jammu) and Khalid Majeed (Kashmir), alongside NSE Senior VP Krishnan Iyer, in the presence of Chief Minister Omar Abdullah.

NSE will conduct seminars, MSME camps, roadshows, and workshops with J&K support to guide enterprises on capital market access and listing processes. Industries Secretary Vikramjit Singh highlighted the initiative's role in building a growth ecosystem for MSMEs, enhancing visibility and attracting global investment. NSE Chief Business Development Officer Sriram Krishnan noted it offers efficient fundraising and market credibility.

NSE Emerge hosts 690 companies that have raised over

₹20,759 crore, with a combined market cap of ₹2,00,000 crore.

GJEPC Kolkata RO Launches Customs Training for Appraisers to Boost Gem Exports

December 1, 2025

The Gem & Jewellery Export Promotion Council (GJEPC) Kolkata Regional Office has launched a four-day Customs Training Program for appraisers, running from December 1 to 4, 2025, at the International Air Cargo Complex in Kolkata. This initiative targets enhancing expertise in gem and jewellery procedures, documentation, valuation, and compliance to streamline export clearances for MSMEs in the sector.

Inaugurated by Smt. Shilpi Srivastava, Joint Commissioner of Customs, the program addresses key operational challenges at export hubs. Mr. Pankaj Parekh, Regional Chairman of GJEPC Kolkata, emphasized that specialized training enables appraisers to perform duties with precision, minimizing delays during peak shipping periods and fostering smoother trade processes.

The training covers critical areas like gemstone identification, diamond grading, precious metal purity testing via XRF machines, and assaying basics, aligning with GJEPC's ongoing efforts to harmonize practices nationwide. Such programs support MSMEs by reducing bottlenecks, improving ease of doing business.

AI and tech update

JSW Defence, Shield AI Launch \$90M V-BAT Drone Facility in Hyderabad

Date: December 2, 2025

JSW Defence Pvt Ltd commenced construction of a \$90 million (₹850 crore) facility at EMC Maheshwaram, Hyderabad, to manufacture Shield AI's Group 3 V-BAT unmanned aerial systems under a long-term technology transfer agreement. Spanning 16 acres, the plant will produce up to 300 V-BAT drones annually, establish local supply chains, and serve as a global production hub for Indian armed forces needs, with operations starting by Q4 2026.

The foundation stone was laid by Parth Jindal (JSW Group MD) with Telangana IT Minister Duddilla Sridhar Babu, Shield AI executives, and armed forces representatives present. Jindal called it a "bold new chapter" for India's self-reliance in defence tech, while Shield AI India MD Sarjan Shah praised JSW's expertise for expanding V-BAT's global footprint.

The project creates 300 jobs and strengthens Indo-US defence ties amid rising drone investments by Tata Advanced Systems, Paras Defence, and ideaForge.

NIRDC Launches InDApp: India's First Unified Digital Platform for MSMEs

Date: November 28, 2025

The National Industries Research and Development Council (NIRDC), under the Ministry of MSME, has officially launched InDApp—India's first integrated single-window digital platform to streamline approvals, access to market intelligence, and business opportunities for MSMEs. Unveiled in New Delhi by Minister B.L. Verma, InDApp aims to modernize India's MSME ecosystem by offering a unified solution for faster government clearances, real-time market updates, simplified access to financial and export schemes, and cross-ministry policy integration.

Developed in collaboration with seven central ministries, InDApp marks a significant step toward greater transparency, efficiency, and sector-wide coordination, enabling MSMEs to manage their operational lifecycle digitally from planning to business expansion. NIRDC's leadership emphasizes the platform will accelerate innovation, competitiveness, and ease of doing business for millions of small and medium enterprises nationwide.

India SME Forum Report Reveals 53.8% MSME Digital Adoption Amid AI Push

Date: December 2, 2025

India SME Forum launched "The State of Digitalisation in Indian MSMEs," surveying 7,835 enterprises and finding 53.8% now use digital tools—led by micro firms (59.1% of respondents)—with email

(95.4%), CRM (71.8%), and e-commerce (70.4%) topping adoption.

Digitised MSMEs report 41.4% seeing 21-30% sales growth and 69% gaining 10%+ customers, yet 46.2% remain offline due to skills gaps, infrastructure, and 97.3% unaware of government schemes.

Digishaastra initiative hit 4.76 lakh entrepreneurs trained in its first year toward a 1 million goal, while WhatsApp signed a Letter of Intent with Ministry of MSME and NSIC for an AI chatbot offering real-time guidance on schemes, credit, skilling, and markets.

Mercy Epao (Joint Secy, SME) and Ateesh Kumar Singh (Joint Secy, AFI) stressed bridging the digital divide for 7.2 crore MSMEs.

Meta MD Arun Srinivas and WhatsApp VP Victoria Grand hailed public-private partnerships for scalable AI access under Digital India.

Tata Communications Acquires 51% Stake in US AI SaaS Firm Commotion for ₹227 Cr

Date: December 1, 2025

Tata Communications has acquired a 51% stake in US-based AI SaaS company Commotion Inc. for approximately ₹227 crore (\$25.5 million) through its Netherlands subsidiary, aiming to accelerate AI integration across its digital platforms, particularly customer interaction suites like Tata Communications Kaleyra

The all-cash deal combines stock purchases from existing shareholders and fresh capital infusion, enhancing capabilities in voice AI, omnichannel automation, and autonomous digital agents for personalized enterprise experiences.

Commotion, incorporated in 2022 with an India subsidiary and FY24 revenue of \$118,750, supports real-time customer engagement and internal workflows, positioning Tata Communications as an AI-first organization. CEO A.S. Lakshminarayanan noted strong customer traction post-integration, while Commotion CEO Murali Swaminathan emphasized scalable AI solutions across industries.

Securionix and Orient Technologies Announce Strategic Partnership to Deliver Advanced AI-Powered SIEM in India

Date: December 2, 2025

Securionix, a leader in Gartner's Magic Quadrant for SIEM, has partnered with Orient Technologies to bring advanced AI-powered Unified Defense SIEM capabilities to Indian enterprises and public sector organizations.

The collaboration aims to address the rising and complex cybersecurity threat landscape in India by integrating Securionix's agentic AI, advanced analytics, and machine learning with Orient

Technologies' local expertise and managed security services.

This strategic alliance focuses on delivering proactive threat detection and robust cyber resilience to modern Security Operations Centers (SOCs), helping organizations minimize response times and meet evolving regulatory compliance. Shrihari Bhat, CEO of Orient Technologies, highlighted that the modular, outcome-driven SIEM platform will provide best-in-class threat coverage at scale across sectors including financial services, healthcare, and government.

WhatsApp Partners with India SME Forum for AI Chatbot to Aid MSME Digitisation

Date: December 3, 2025

WhatsApp has announced a collaboration with India SME Forum and the Ministry of MSME to develop an AI-powered chatbot, providing real-time support for MSMEs on government schemes, compliance, credit access, skilling, digital onboarding, and market linkages.

The chatbot aligns with Digital India, simplifying MSME journeys amid rapid sector transition, building on Digishaastra's success in training nearly 500,000 entrepreneurs. Meta India MD Arun Srinivas and WhatsApp VP Victoria Grand emphasized accessible AI for scaling, global markets, and economic growth.

Others

Deloitte Pushes Affordability Reforms for Healthcare, Insurance, Digital Access

December 1, 2025

Deloitte India has urged key affordability-driven reforms in the Union Budget 2026 to ease consumer costs in healthcare, insurance, and digital ecosystems, directly benefiting MSMEs in these high-impact sectors.

In healthcare, Deloitte calls for a dedicated policy on refurbished medical devices, including rules for minimum shelf life, certified refurbishment, and OEM accountability. This addresses access gaps for underserved communities and smaller city hospitals struggling with equipment costs, enabling MSME diagnostic centers to scale affordably.

For insurance, recommendations include enhanced Section 80D tax deductions for term and health policies or a new premium-focused section to boost rural and low-income penetration. Zero-rating agent commissions and full ITC on distribution would cut costs, lower premiums, and mobilize savings—vital for MSME employees' financial security.

The digital push emphasizes expanding multilingual AI education via project-based learning in schools and universities, building on Digital India Bhashini for 22 languages. ♦

THE GREAT INDIAN PARADOX

Soaring Growth, Sinking Rupee



Deconstructing the Paradox: Four Key Questions:

1. Why is the Indian Currency Crashing?
2. Why is GDP up, but the rupee down?
3. What does it mean for you?
4. How can the situation be corrected?

The Indian Rupee, often a reflection of national economic pride, has recently entered uncharted territory. For the first time ever, the currency has slipped past 90 to the US dollar, setting an all-time low. This monumental shift, which sees 1 US equating to INR90.19, is not merely a financial statistic—it is a critical operational signal for India's MSMEs.

This plunge comes at a perplexing moment. While India has cemented its position as the fastest growing major economy, boasting 8.2% growth in the last quarter—a figure that beat all forecasts—the Rupee has dropped significantly, losing almost 5% in just 11 months (from roughly INR85 per dollar at the start of the year). For MSMEs, understanding this paradox is crucial. Our currency is in the '90s, yet our domestic economic engine is roaring. Why the discrepancy?

The key to resolving this puzzle lies in distinguishing what drives national growth versus what drives currency value.



Three External Pressures Driving the Rupee Down

| | | |
|------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| <p>1. Trade Tensions Persistent uncertainty in trade talks with the U.S. puts pressure on the currency.</p> | <p>2. Investor Exodus Foreign investors are pulling billions out of Indian markets.</p> | <p>3. Rising Deficit India is buying significantly more than it sells, hitting a record trade deficit.</p> |
|------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|

The Mechanics of the fall: A closer look

| | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. Investor Exodus</p> <p>\$16.4 Billion (1.48 Lakh Crore Rupees)</p> <p>Foreign investors have pulled out \$16.4B from Indian stocks this year. To repatriate funds, they sell Rupees and buy Dollars, increasing demand for the Dollar and weakening the Rupee.</p> | <p>2. Rising Trade Deficit</p> <p>\$41 Billion</p> <p>In October, India's trade deficit hit an all-time high of \$41B. To pay for imports, India must buy more Dollars, again pushing the Rupee's value down.</p> | <p>3. Trade Tensions</p> <p>Unlike most major economies that have struck trade deals with the U.S., India and China are outliers. This lack of a concrete deal creates an environment of uncertainty that weighs on the Rupee.</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

The persistent weakness of the Rupee amidst a booming economy is like a ship with a powerful engine sailing against a massive tidal current. The engine (domestic GDP) is strong and keeps the ship moving forward, but the tide (external trade factors and investment outflow) constantly pushes it backward, requiring a complete structural change in direction (boosting manufacturing and exports) to truly gain momentum.

The two very different tales:

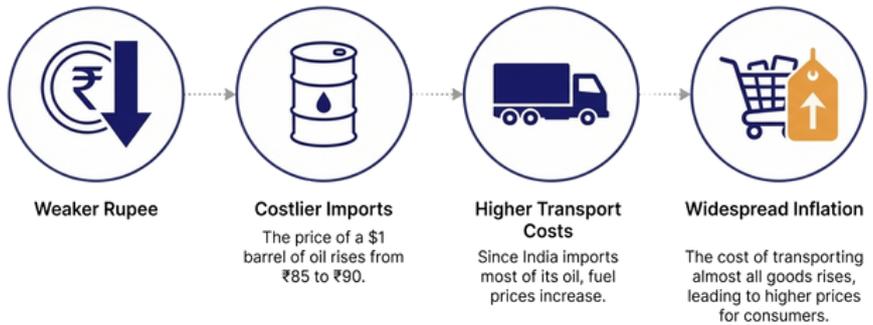
**The Exporter:
A Silver Lining**

Indian goods become cheaper and more competitive on the global market. This could help offset the impact of high tariffs.

**The Consumer:
The Hidden Cost**

Imported goods—from oil to electronics—become more expensive, directly impacting household budgets.

The Inflation Domino Effect: How a weaker rupee reaches your pocket



Correcting the Course: Short-Term Defense vs. Long-Term Demand

What mechanisms are in place, and what long-term structural changes are required to address this weakness?

Short-Term Defense: The RBI Intervention

The Reserve Bank of India (RBI) utilizes its dollar reserves to defend the Rupee by selling dollars in the open market. This intervention aims to increase the supply of dollars, theoretically stabilizing the Rupee's value.

- **Key Figure:** The RBI had reportedly sold around 20 billion since mid-September in efforts to defend the currency.
- **Context:** Their short-term target was to keep the Rupee below the 88 mark. However, reports suggest

The Short-Term Fix (The Band-Aid)

RBI Intervention

The Reserve Bank of India can defend the Rupee by selling its U.S. Dollar reserves.

- **Recent Action:** The RBI sold ~\$20 billion since mid-September to defend the 88-per-dollar mark, but has reportedly eased its defense since the breach.

Limitation: A temporary measure, not a permanent solution.

The Long-Term Vision (The Cure)

Boost Manufacturing

The fundamental rule of economics: if you want value, you must create demand.

- **The Goal:** Increase domestic production and boost exports of Indian-made goods.

that once the 88 mark was breached, the RBI was no longer aggressively defending the currency.

**The Long-Term Fix:
Manufacturing Demand**

The enduring solution is structural. The Rupee must be viewed as a commodity; if you want its value to rise, you must create demand for it. People demand the Rupee primarily because they want to buy goods and services from India. Therefore, India's long-term goal must be to boost its manufacturing and export capacity. If India produces and

exports more goods, the demand for the Indian Rupee will surge globally. Unless this essential expansion happens, the nation risks continuing to see the current mismatch: a robust economy struggling with a weak currency.

For MSME owners, this analysis provides clarity: while domestic growth is secured by local consumption, the currency's strength requires global competitiveness.

Focusing on expanding manufacturing and export horizons is the most reliable strategy to strengthen both your balance sheet and the national currency. ♦

FROM LOCAL LANES TO GLOBAL GAINS

A Strategic Guide to Digital Marketing & Branding for India's MSMEs

India's Micro, Small, and Medium Enterprises (MSMEs) are not just businesses; they are the engines powering the nation's economic ambition, contributing 30% of the GDP, fueling 45% of exports, and employing over 110 million people.

A significant portion of MSMEs still struggle with visibility issues, compounded by limited budgets, outdated technology, and fierce competitive pressures. Despite the digital boom sweeping the nation, 46.2% of these enterprises remain offline. However, those that embrace strategic marketing report transformative outcomes. Businesses leveraging these strategies have seen 41.4% report sales surges between 21% and 30%, over 69% expand their customer bases by at least 10%, and more than 80% successfully boost profits through dedicated online advertising.

If marketing is about reaching new customers, branding is about forging trust and ensuring longevity. Branding is far more than just designing a logo; it is the fundamental story of the MSME, etched into the customer's memory. For example, a Kanpur leather worker's branding might focus on "Kolhapuri pride," leveraging GI-tagged authenticity to stand out against generic copycats.

The Digital Toolkit: Low-Cost, High-Impact Weapons

Forget costly billboards. Digital tools level the playing field, allowing even micro-firms (1-9 employees) to compete effectively. These are the most adopted and effective platforms for MSMEs today.



Social Media

The top priority for 34% of MSMEs for brand building. Platforms like Instagram can make a local tailor famous overnight.



SEO & Local SEO

Supercharge your visibility. An optimised Google Business Profile can cause local searches to skyrocket.



E-commerce

Bypass middlemen. 70.4% of digitised MSMEs use platforms like ONDC, Flipkart, and Amazon for direct customer access.



Email Marketing

Nurture leads effectively with an incredible 95.4% adoption rate among digitised MSMEs.

The Ascent Delivers Jaw-Dropping Results

MSMEs that embrace digital marketing and branding are not just surviving; they are thriving. The return on investment is clear, direct, and transformative.



of MSMEs report 21-30% sales surges.



of MSMEs expand their customer base by over 10%.



boost their profits using online advertisements.

Branding Is Your Story, Etched in Your Customer's Mind

Strong branding is your defence against copycats and your ticket to customer loyalty. It's the reason a customer chooses your packaged spice over a generic alternative or pays a premium for your handcrafted product. It builds an emotional bond.



The Kanpur Leather Worker's Advantage

By leveraging a GI-tagged identity, the brand communicates "Kolhapuri pride" and certified authenticity, creating a powerful differentiator in a crowded market.

A strong **brand identity** is critical for global reach, helping to unlock **49.5%** of India's total exports, which come from the MSME sector.

In a market flooded with e-commerce and digital natives, the greatest risk is not being seen. Many MSMEs grapple with limited budgets, outdated technology, and fierce competition, leaving them vulnerable.

Government Lifelines: Strategic ROI Multipliers

Recognising the necessity of marketing muscle, Indian policymakers have launched several initiatives designed to support MSME outreach. These programmes should not be viewed as mere handouts but as Return on Investment (ROI) multipliers.

Key schemes providing marketing infrastructure include:

- The Trade Enablement and Marketing (TEAM) Scheme:** This targets 5 lakh MSEs (with 50% women-owned firms) by providing access to e-commerce Digital Public Infrastructure (DPI), significantly reducing visibility barriers.
- NSIC’s MSME Global Mart:** This platform offers subsidised fees, photography, and advertising support specifically for micro-enterprises holding Udyam registration.
- Procurement and Marketing Scheme (PMS):** This crucial support funds participation in domestic and international trade fairs, online expos, and provides market intelligence, ensuring government-backed stalls draw critical buyers.
- Design Scheme:** Beyond product intervention, this programme assists MSMEs in formulating their complete branding strategies.
- Digishaastra:** Addressing the pervasive skills gap, this initiative is dedicated to training half a million MSME professionals in essential digital competencies.

You Are Not Climbing Alone: Government Lifelines for Marketing & Branding

Policymakers understand the need for marketing muscle. A suite of government schemes is available to de-risk your investment and accelerate your digital journey.



TEAM Scheme

Targets 5 lakh MSEs (50% women-owned) for e-commerce and DPI access.



NSIC Global Mart

Offers subsidies on fees, photography, and ads for Udyam-registered micro-enterprises.



Procurement & Marketing Scheme (PMS)

Provides funding for participation in trade fairs and online expos.



Design Scheme

Reimburses 75% of costs (up to ₹40 lakh projects) for micro-units to develop design and branding strategies.



Digishaastra

Aims to train half a million people in crucial digital skills.

Field Notes from the Summit: Real Wins That Inspire Action

Across India, MSME owners are shattering digital hesitancy and achieving remarkable growth. The digital leap is being led by experienced entrepreneurs ready to scale.



Kerala's Spice Exporters

Sales soared after implementing effective SEO strategies, breaking into new international markets.



Kolhapur's Artisan Clusters

Thriving by using targeted social media ads to reach niche customers globally.



The Mid-Career Champions

A 53.8% leap in digitisation is being led by owners aged 45-54, proving it's never too late to transform.

Partner Spotlight

Programmes like Flipkart's Walmart Vriddhi are actively equipping entrepreneurs for digital dominance.

Your Brand Is Your Battle Cry. The Market Awaits.

Challenges like skills gaps and cyber fears are real, but the success stories prove that the greatest risk is inaction. The time to invest in your digital presence is now.

1.



Explore the Schemes

Investigate the TEAM, PMS, and Design schemes. They are designed to be ROI multipliers.

2.



Claim Your Digital Space

Optimise your Google Business Profile. Tweak your Instagram strategy. Start today.

3.



Tell Your Story

Build your brand with authenticity. Your unique story is your most powerful asset.

While challenges related to skills gaps and cyber fears persist, the path to sustainable growth is clear: **invest in your brand and marketing capability now**. MSMEs must recognise that their brand is their battle cry. They must seize the opportunity presented by government schemes, meticulously optimise their Google and social media profiles, and commit fully to the digital journey. The vast domestic and global market is ready. ♦

MSME'S Special Section

UNLOCKING INDIA'S ECONOMIC ENGINE

Solving MSME's Cash Flow Crisis

For India's Micro, Small, and Medium Enterprises (MSMEs), the dual impact (rising GDP and crashing rupee) creates a severe "dual squeeze." Businesses must defend profit margins against rising import costs caused by a weak Rupee, while simultaneously fighting a debilitating internal battle against delayed payments that cripple cash flow and restrict access to MSME LENDING.

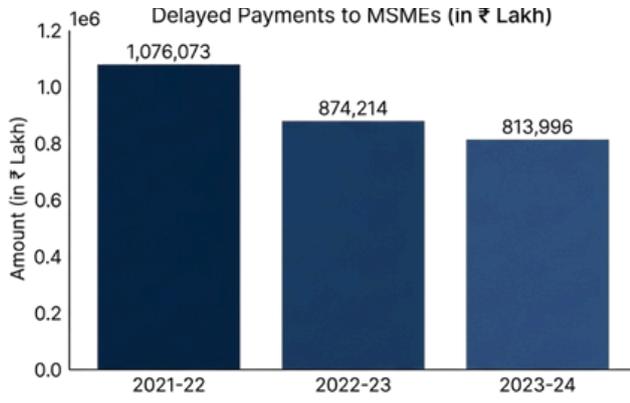
If a weakening Rupee is an unavoidable external expense, delayed payments are an internal, structural failing that MSMEs can, and must, actively address. Delayed payments trap working capital—represented by the flow of currency—preventing businesses from fulfilling operational needs or investing in modernization. The data on delayed payments over recent financial years underscores the

severe magnitude of money locked away from the productive economy. While the nominal amount of delayed payments shows a decrease from 1,076,073 in FY 2021-22 to 813,996 in FY 2023-24, the volume of capital tied up remains immense. Critically, even when adjusted for inflation, nearly 785,000 crores (784,795 in the latest reported year) remains locked in the system. This financial bottleneck



The effect of single late invoice

A Staggering drag on growth: The scale of delayed payments



Over ₹1.07 Lakh Crore (~\$13 Billion) in payments to MSMEs were delayed in FY22 alone.

This is working capital trapped in the system—funds that cannot be used to fuel innovation, hire new employees, or invest in growth.

is a direct threat to the sector's overall financial health and ability to access necessary finance.

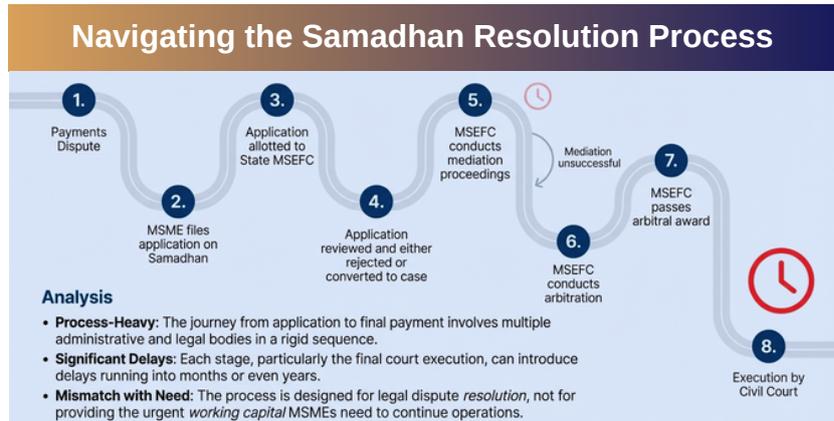
The Mandated Path to Recourse

To address payment disputes, the Micro, Small and Medium Enterprise Development (MSMED) Act, 2006 mandates a formal framework for resolution. The primary tool for this is the MSME **Samadhan Portal**, managed by Micro and Small Enterprise Facilitation Councils (MSEFCs).

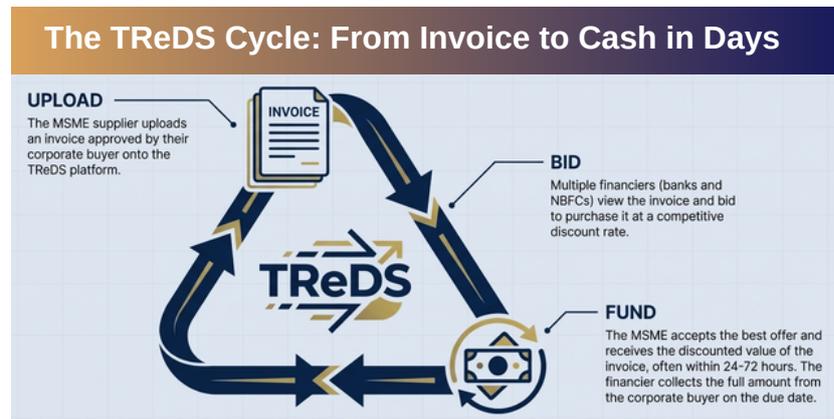
The *Samadhan process is a legal remedy, not a financial tool.*

- **Focus on Post-Facto Resolution:** The process begins only after a payment is delayed, and the financial damage has already started.
- **Multi-Stage & Time-Intensive:** Involves multiple bodies (MSMEFC, Civil Court) and distinct legal phases (mediation, arbitration), each with its own timeline.
- **Adversarial by Nature:** Pits the MSME against its client, potentially damaging long-term business relationships.
- **Uncertain Timelines:** Resolution can be protracted, leaving critical working capital locked for months or even years.

A paradigm shift is required from resolving disputes to preventing cash crunches.



In this scenario, the **Trade Receivables e-Discounting System (TReDS) must be scaled up to become the default rail for MSME payments.**



TReDS has proven its power. Now, its full potential can only be realized through targeted platform enhancements and broader ecosystem reforms

While TReDS provides a platform for MSMEs to receive timely payments, it is grappled with several hurdles and constraints.

TReDS faces three core issues that limit its impact for MSMEs:

1. **Low actual usage by large buyers:** Many PSUs and corporates have registered on TReDS but route only a tiny share of their transactions through it, so overall volumes remain very small.
2. **Buyer-dependent, buyer-reluctant model:** Invoices can be discounted only after buyers approve them on the platform, and many buyers prefer their old payment practices, which leaves MSMEs dependent on buyer willingness.
3. **Credit-risk and insurance gaps:** Financing on TReDS is heavily tied to buyer credit ratings, and there is limited trade-credit insurance or guarantee support, so banks perceive high risk and are cautious in funding invoices.

To deal with these issues, the recently published report of “MSME access to Finance and Timely Payments” of FISME, GAME and c2fo suggests four effective solutions:

1. **Integrate TReDS with GST**
 - o Automatically route all invoices uploaded on the GSTN portal to TReDS so that verification is seamless and MSMEs are not dependent on buyers to accept invoices on the platform.
 - o This is meant to speed up settlements and cut scope

- o for buyer-side delays and disputes.
2. **Use TReDS as a wider payment and financing portal**
 - o Implement RBI’s proposals: allow insurance cover on TReDS transactions, permit all entities under the Factoring Regulation Act to participate, and enable secondary market operations for factoring units.
 - o This would deepen liquidity on TReDS and make it more attractive for banks, NBFCs and insurers.
 3. **Refine TReDS guidelines and incentives**
 - o Simplify access rules for the new secondary market (currently restricted by exposure-limit regulations) so more financiers can participate.
 - o Offer incentives and recognition for large buyers that route a significant share of their MSME purchases through TReDS, and ask rating agencies to factor TReDS usage into credit ratings.
 4. **Link TReDS usage to ESG performance**
 - Encourage large corporates to see timely MSME payments via TReDS as part of their ESG (Environmental, Social, Governance) commitments.
 - If ESG evaluators and the government recognise TReDS usage as a positive ESG indicator, more companies will be pushed to adopt the platform and improve payment discipline.◆

Sharpening the Tool: Four Priorities for TReDS Enhancement

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|  <p>1. Mandate & Integrate</p> <p>Lower the turnover threshold for mandatory TReDS registration by corporates. Push for deep integration with the GSTN and e-invoicing portals for automated invoice verification and fraud prevention.</p> |  <p>2. Expand Participation</p> <p>Actively onboard a wider range of financiers, including more NBFCs, fintech lenders, and international institutions, to increase liquidity and drive down discount rates.</p> |
|  <p>3. Improve User Experience (UX)</p> <p>Radically simplify the onboarding and invoice upload process, particularly for micro-enterprises. Introduce multilingual support and mobile-first interfaces.</p> |  <p>4. Widen Scope</p> <p>Develop mechanisms to include a broader range of receivables, such as those from government departments, public sector undertakings (PSUs), and smaller, highly-rated corporate buyers.</p> |

Building a Supportive Framework for Prompt Payments

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|  <p>Policy & Regulation</p> <p>Introduce stronger, automated disincentives for payment delays.</p> <p>Proposal: Link a corporate’s payment performance history (from TReDS and other sources) directly to its public credit rating and eligibility for government contracts.</p> |  <p>Financial Infrastructure</p> <p>Promote deeper integration with emerging digital public goods.</p> <p>Proposal: Leverage the Open Credit Enablement Network (OCEN) to allow financiers on TReDS to access alternative credit data for faster and more confident underwriting.</p> |  <p>Awareness & Capacity Building</p> <p>Move beyond compliance-driven communication.</p> <p>Proposal: Launch targeted national and regional campaigns to educate MSMEs on the strategic benefits of TReDS for managing cash flow and fueling growth.</p> |
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The Paradox of Progress

Why 24,000 Women-Led MSMEs Have Closed and How We Can Fuel Their Revival.

India's economy stands on the shoulders of its MSMEs, yet a quiet crisis is undermining one of its most vital segments: women-led enterprises. The ambition and dedication of women entrepreneurs are undeniable, with 2.86 crore women-led units registering on Udyam platforms between July 2020 and November 2025. However, this period was also marred by the shocking closure of over 24,000 women-led MSMEs, resulting in the loss of 1,61,580 jobs across the nation. This disparity reveals a stark gender gap in India's entrepreneurial landscape, where systemic roadblocks frequently halt growth, turning potential booms into busts.

While deregistration does not always signal total failure—some closures result from mergers, ownership shifts, or duplicate entries—the significant job losses paint a grim picture for women's economic empowerment. The closure statistics reveal regional vulnerabilities, with key industrial states bearing the brunt. Maharashtra tops the closure charts with 6,086 women-led MSMEs deregistered, followed closely by Tamil Nadu (3,916), Gujarat (1,856), and Karnataka (1,497).

Behind the Boom, a Devastating Bust

24,000+

Women-Led MSMEs Closed



161,580

Jobs Erased



Key Insight

The success of registrations masks a critical failure in sustainability. High ambition is meeting systemic roadblocks, leading to a boom-bust cycle that undermines women's economic empowerment.

The Crisis is Concentrated, Revealing Regional Vulnerabilities



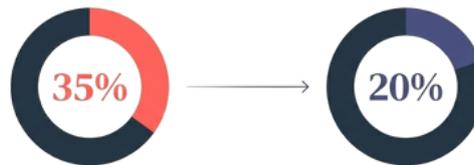
Top 4 States by Closures



Key Insight

The impact is disproportionately felt in India's key industrial states. These are also states with the highest registrations (e.g., Maharashtra with 33.5 lakh), confirming the intense boom-bust cycle.

The Widening Credit Gap: Growth is Stifled Before It Starts



Credit Gap for Women-Led MSMEs

Credit Gap for Men

26% of women entrepreneurs are pushed toward high-risk informal lenders.

It is noteworthy that these states also boast the highest registration numbers, demonstrating a volatile environment driven by intense competition and economic shocks. This vulnerability is widespread: in the Financial Year 2024-25 alone, 39,446 MSMEs overall shut down, with Maharashtra (9,702) and Tamil Nadu (4,900) leading the decline. The trend worsened post-COVID, with 3,057 women-led MSMEs closing by early 2023, followed by a sharp rise amid inflation and market saturation. Rural areas, where 22% of women-owned MSMEs operate, face particular difficulty due to limited scalability.

Deep-Rooted Challenges: The Credit Hurdle

The single biggest obstacle stifling growth and innovation for women-led MSMEs is the persistent access to finance gap. Women-led MSMEs face a staggering 35% credit gap, significantly higher than the 20% gap experienced by their male counterparts. This financial exclusion pushes 26% of women entrepreneurs toward high-risk informal lenders. For example, a woman applying for ₹10 lakh in loans might secure only ₹6.5 lakh, inevitably stunting her enterprise's ability to scale.

Beyond financial scarcity, high market competition ranks as the second major challenge. These business pressures are compounded by societal and cultural biases inherent in India's

patriarchal setup, forcing women to juggle family duties alongside business responsibilities. Further amplifying their woes are critical issues like unpaid care work, limited mobility, and pervasive digital literacy gaps, especially prevalent in rural areas with low educational attainment.

The Micro Trap: Scale and Income Disparity

A significant concern highlighted by the data is the inability of women-led firms to transition from micro to small or medium status. A startling **95% of these enterprises remain micro-sized, typically employing fewer than six workers.** While women own 20–22% of MSMEs, they contribute only 10% of the overall income generated by the sector, reflecting their confinement within micro operations.

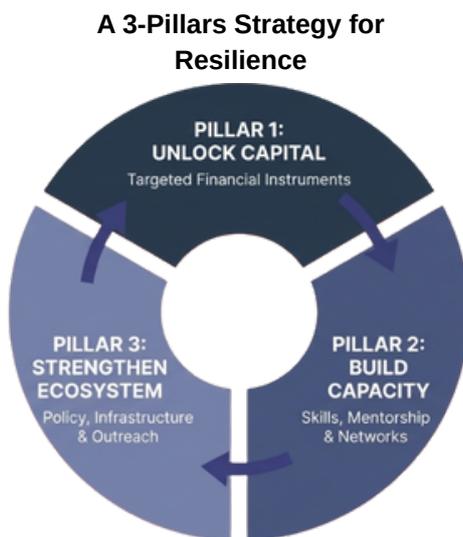
Despite the challenges, government initiatives are attempting to provide structural support.

The government reserves 3% of central procurement for women-led units and fully subsidizes their participation in trade fairs, compared to an 80% subsidy for other firms. Schemes like the Pradhan Mantri MUDRA Yojana (PMMY), Mahila Coir Yojana, and PM Vishwakarma aim to boost skills and visibility, particularly in traditional crafts.

However, the effectiveness of these policies lags, often due to poor outreach and a persistent lack of financial literacy among women entrepreneurs. Minister Shobha Karandlaje has underscored these issues in Parliament, yet experts continue to press for stronger, targeted interventions.

Pathways to Resilience: Fueling the Fire

The path to resilience requires focused policy mechanisms, including targeted credit guarantees and the establishment of **women-only incubators** designed to facilitate scaling. High-closure states like Maharashtra require specific digital training hubs to bridge pervasive digital skills voids. Success stories, such as rural weavers utilizing PM Vishwakarma to break into export markets or tech startups benefiting from schemes like SHE Cohort 3.0 in Punjab, prove the immense potential when the right support infrastructure is in place. Women-led MSMEs are not vanishing; they are evolving, and it is time for the MSME industry to fuel their fire. ♦



INDIA'S NUCLEAR RENAISSANCE

Powering the Next Industrial Revolution

India is preparing for a once-in-60-years shake-up: the civil nuclear power sector, long a tightly guarded government monopoly, is now being opened to private players through a new **Atomic Energy Bill, 2025** that is slated for introduction in the Winter Session of Parliament starting 1 December 2025. For Indian MSMEs, this is not just a policy headline but the birth of an entirely new clean-energy value chain in which components, services, innovation and technology partnerships will be in huge demand.

A monumental leap from 9 GW to a 100 GW future, unlocking a new clean-energy ecosystem for Indian enterprise.

From Government Monopoly to a Regulated Marketplace



BEFORE (The Atomic Energy Act, 1962)

- **Status:** Tightly guarded government monopoly.
- **Private Sector Role:** Effectively barred from owning or operating nuclear power plants.
- **Key Activities:** Nuclear fuel, reactors, and generation reserved for the central government via NPCIL.



AFTER (The Proposed Bill, 2025)

- **Status:** Open to private participation under regulated models.
- **Private Sector Role:** Permitted to engage in nuclear power generation and associated activities.
- **Key Objective:** Leverage private capital, technology, and execution speed.

What exactly has been announced?

- The Union government has listed the **“Atomic Energy Bill, 2025”** for introduction in the Winter Session of Parliament beginning 1 December 2025.
- Prime Minister Narendra Modi has publicly stated that India is **“moving towards opening the nuclear sector”** and laying the foundation for a strong private-sector role, similar to what was done in space.
- The **Bill is designed to open the civil nuclear power sector to private companies**, ending the exclusive dominance of the Department of Atomic Energy and Nuclear Power Corporation of India Limited (NPCIL) in generation and associated activities.

The New Architecture for Private Participation

The policy provides multiple pathways for private entry, balancing strategic government oversight with private sector efficiency.



Joint Ventures (JVs) with NPCIL

- Government retains strategic control.
- Private partners contribute capital, technology, and project management expertise.



Public-Private Partnerships (PPPs)

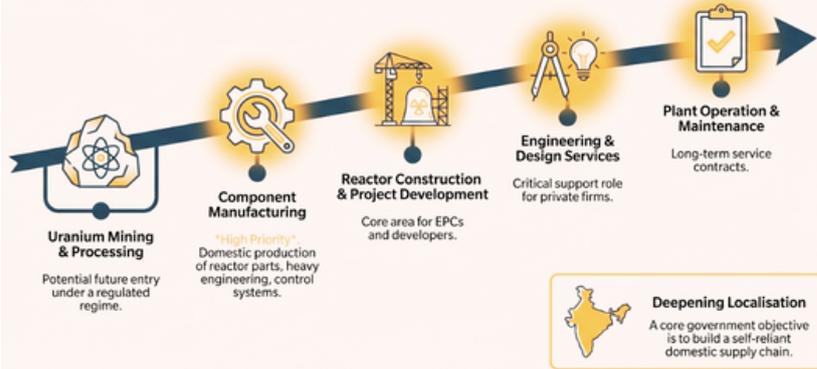
- Modeled on successful infrastructure projects like roads and airports.
- Revenue based on long-term power purchase agreements (PPAs).



Build-Own-Operate (BOO)

- A potential future model for certain reactor categories (e.g., SMRs).
- Allows for greater private autonomy under a stringent regulatory framework.

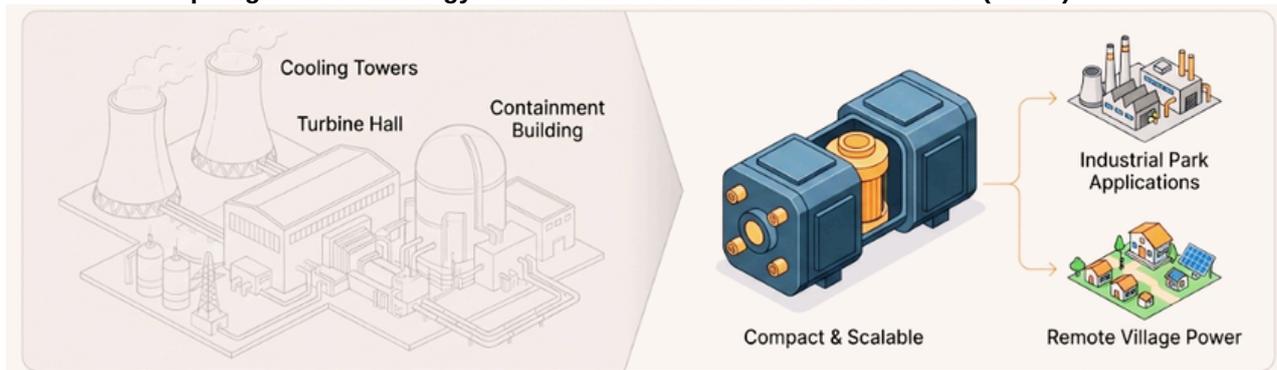
The Opportunity Extends Across the Entire Nuclear Value Chain



New nuclear technologies in focus

The Prime Minister has specifically highlighted opportunities in small modular reactors (SMRs) and advanced reactor designs, signalling that the emerging policy will favour flexible and scalable nuclear technologies. Plans include development of “Bharat Small Reactors” and advanced modular reactors tailored for India’s grid needs, industrial clusters and even remote locations. Private participation is expected to accelerate R&D, demonstration projects, and potential export-oriented manufacturing of SMR technology if India achieves cost competitiveness.

Spotlight on Technology: The Promise of Small Modular Reactors (SMRs)



Key Features of SMRs

- Flexible & Scalable:** Adaptable to grid needs and diverse locations.
- Bharat Small Reactors:** Mention of the plan for indigenous SMR development.

The Private Sector Opportunity in SMRs

- Accelerating R&D and demonstration projects.
- Creating export-oriented manufacturing hubs if cost competitiveness is achieved.

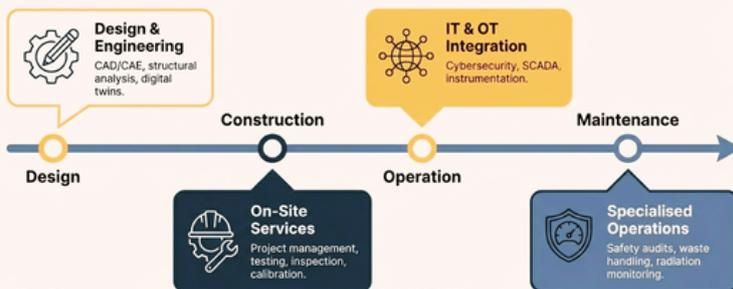
The MSME Bullseye: Your Entry Point into the Nuclear Ecosystem

- Manufacturing MSMEs:** Tier-2 and tier-3 suppliers to EPC players, reactor OEMs and NPCIL-linked JVs for heavy engineering, electricals, electronics, and materials
- Service MSMEs:** Project management, testing and inspection, calibration, safety audits, waste handling, and radiation monitoring
- Deep-tech and startup-style MSMEs:** Reactor monitoring software, AI-based predictive maintenance, digital control systems, and advanced materials or coatings



Opportunity Map: Service & Engineering MSMEs

Long-term project cycles and recurring service contracts.



Key Tech Verticals

- Software:** Reactor monitoring platforms, AI-based predictive maintenance.
- Hardware:** Advanced sensors, digital control systems.
- Materials Science:** Advanced materials or coatings for high-radiation environments.

Navigating the Headwinds: A Realistic View of the Challenge

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|  |  |  |
| Financial & Commercial Risks <ul style="list-style-type: none"> • High capital intensity and long payback periods. • Need for clear tariff structures and risk-sharing mechanisms. | Execution & Regulatory Risks <ul style="list-style-type: none"> • Potential delays from land acquisition and complex clearances. • Long construction timelines impacting investor returns. | Liability & Legal Risks <ul style="list-style-type: none"> • Supplier liability under the Civil Liability for Nuclear Damage Act (CLNDA) remains a key concern. <div style="border: 1px solid orange; padding: 5px; margin-top: 10px;"> Crucial Dependency: Future investments hinge on promised government clarifications and amendments to the CLNDA. </div> |

How MSMEs can start preparing now

Even before the Bill is passed, MSMEs can position themselves for this wave.

- **Map existing capabilities to nuclear needs:** engineering MSMEs can compare their current certifications and processes with nuclear standards and identify gaps for upgradation.
- **Build relationships early** with PSU players like NPCIL, BHEL, L&T and other likely EPC contractors who will anchor early nuclear projects and form vendor ecosystems.
- **Track policy and standards:** following notifications from the Department of Atomic Energy, Atomic Energy Regulatory Board (AERB), and related ministries will help MSMEs align with eligibility, safety and quality norms as they come.

What challenges and risks remain?

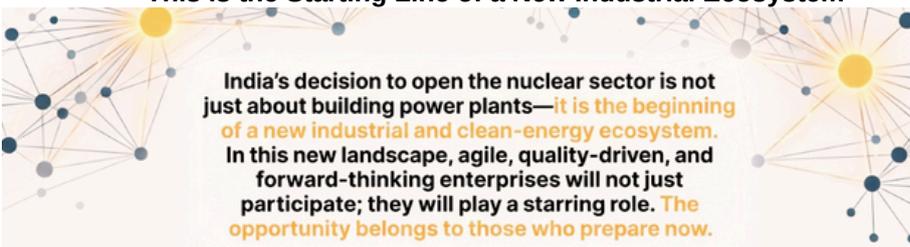
- Even with new legislation, nuclear projects are capital intensive with long payback periods; private companies worry about bankability without clear tariffs, sovereign guarantees or risk-sharing mechanisms.
- Land acquisition, complex clearances, long construction timelines and stringent safety norms can delay projects and affect returns, which may make large corporates cautious initially.
- Liability under CLNDA, especially supplier liability in case of an accident, has historically discouraged both foreign and Indian players; the government's promised clarifications and amendments will be crucial for actual investments to flow.

Your First Moves: How to Prepare for the Nuclear Dawn

Proactive preparation today will create a decisive advantage as the ecosystem forms.

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| <h1>1</h1>  | <h1>2</h1>  | <h1>3</h1>  |
| Assess & Upgrade <ul style="list-style-type: none"> • Action: Map your existing capabilities and certifications against nuclear standards (e.g., ASME). • Outcome: Identify and close the gaps required to become "nuclear-ready". | Connect & Collaborate <ul style="list-style-type: none"> • Action: Build relationships early with likely anchor players: NPCIL, BHEL, L&T, and major EPC contractors. • Outcome: Position your firm within emerging vendor ecosystems. | Track & Align <ul style="list-style-type: none"> • Action: Closely follow notifications from the Department of Atomic Energy (DAE) and the Atomic Energy Regulatory Board (AERB). • Outcome: Ensure alignment with new eligibility, safety, and quality norms as they are released. |

This is the Starting Line of a New Industrial Ecosystem



India's decision to open the nuclear sector is not just about building power plants—it is the beginning of a new industrial and clean-energy ecosystem. In this new landscape, agile, quality-driven, and forward-thinking enterprises will not just participate; they will play a starring role. The opportunity belongs to those who prepare now.

India's decision to open the nuclear sector is not just about big reactors and mega corporates—it is the beginning of a new industrial and clean-energy ecosystem where agile, quality-driven MSMEs can play a starring role if they move early, skill up and plug into emerging nuclear supply chains. ♦

IGNITING INDIA'S MSME ENGINE

Strategy, Sustainability, and Social Inclusion for a Prosperous Future



The National Institute for MSME (ni-msme) remains at the forefront of fostering resilient, sustainable, and inclusive growth within India's Micro, Small, and Medium Enterprises sector. November 2025 marked a period of intensive activity, encompassing specialized infrastructure development, advanced capacity building, and crucial social development initiatives across the country. These actions demonstrate a concerted push to equip MSMEs—from traditional artisans to high-tech entrepreneurs—with the tools necessary to compete in a rapidly evolving global market.

Building Sectoral Synergy: From Beekeeping to Apparel

ni-msme is actively bridging traditional sectors with modern, sustainable practices to create robust livelihood opportunities.

A significant event was the two-day National Seminar on "Scientific Beekeeping Integrated with the National Oilseeds Mission," held in

Nagpur, Maharashtra. Sponsored by the National Bee Board under the National Beekeeping and Honey Mission, the seminar aimed to raise awareness about beekeeping programs among farmers, women, and unemployed youth. Addressing the gathering, **Union Minister Shri Nitin Gadkari** urged farmers to adopt supplementary businesses to mitigate losses in agriculture. He also stressed the strategic necessity of increasing India's oilseed production to close the domestic demand-supply gap for quality edible oils.

Expert sessions highlighted the crucial role of honeybees in the pollination of oilseed crops, fruits, and other plants, underscoring the principles of Scientific Beekeeping and the efforts of the National Bee Board. Academic sessions provided practical knowledge on bee species, seasonal maintenance of bee colonies, apiculture products (like honey, wax, and royal jelly), and the

registration process on the Madhu Kranti Portal. The seminar also included guidance on developing a comprehensive business plan, covering financial viability, profitability, and SWOT analysis for beekeeping projects.

Simultaneously, ni-msme focused on enhancing infrastructure for marginalized communities.

On November 18, 2025, the foundation stone was laid for a new Common Facility Centre (CFC) for Garment Manufacturing in Morigaon, Assam. Implemented under the Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY), the CFC is designed to enhance livelihood opportunities for Scheduled Caste (SC) communities. The centre will provide access to modern machinery, advanced training, and skill development programmes, aiming to create sustainable income-generating opportunities for artisans, youth, and micro-entrepreneurs, thereby strengthening their participation in value chain.

Enhancing Efficiency: The Green and Digital MSME

Sustainable industrial performance was a key focus, driven by collaborations aimed at energy efficiency and digital transformation.

ni-msme, in partnership with the Ministry of MSME, UNIDO, and the Global Environment Facility (GEF), hosted a National Stakeholders Consultation Virtual Meeting to promote energy-efficient and low-carbon industrial boilers across the MSME sector. Baseline assessments in major MSME clusters (including Panipat, Surat, and Ankleshwar) revealed that current boiler efficiencies range poorly from 45% to 65%, highlighting significant potential for technological improvements. ni-msme's role involves intensive knowledge management, capacity-building programs, and specialized training to boost awareness and skills necessary for the successful adoption of advanced boiler technologies.

Furthermore, the institute conducted a three-day Capacity Building Programme (CBP) for officers from the Madhya Pradesh Laghu Udyog Nigam, focused on "Designing Strategic Interventions to Make MSMEs Vibrant, Green & Digital". The CBP covered critical strategic topics, including implementation of government schemes (SPICE, GIFT, RAMP), global market access strategies, circular economy opportunities, and the adoption of green technologies. Participants also received specialized training on utilizing Artificial Intelligence (AI) to

enhance professional productivity and gained experiential learning through visits to startup incubation facilities like T-Hub and T-Works in Hyderabad.

Safeguarding Innovation and Digital Outreach

Protecting intellectual assets and mastering digital market engagement are paramount for MSME sustainability.

ni-msme, through its Intellectual Property Facilitation Centre (IPFC), executed numerous Intellectual Property Rights (IPR) Awareness Workshops across Andhra Pradesh, Telangana, and Tamil Nadu, often sponsored by RAMP schemes. These workshops targeted a diverse range of entrepreneurs, including startup founders, members of Self-Help Groups (SHGs) involved in kirana, soap-making, and marble units, as well as those in the Food Processing and Medical Devices sectors. Experts covered key IPR categories—Patents, Trademarks, Copyrights, Geographical Indications, Industrial Designs, and Trade Secrets—providing step-by-step guidance on filing procedures and legal protections. The sessions emphasized the importance of securing IPRs to prevent piracy and duplication, thereby safeguarding business assets and ensuring long-term sustainability.

In terms of market access, the Centre for Digital Branding and Marketing (CDBM) provided intensive training for women entrepreneurs from Telangana SHGs, sponsored by the Society for Elimination of Rural Poverty

(SERP). This initiative focused on "Leveraging Digital Tools for Market Acquisition," covering branding, packaging, and e-commerce. Crucially, continuous handholding support from CDBM has shown tangible results: reporting organizations recorded a 20–30% increase in revenue achieved through the strategic adoption of digital tools.

Driving Social Change and Livelihood Empowerment

ni-msme solidified its commitment to social inclusion and community development throughout November 2025. The institute observed Jan Jatiya Gaurav Divas and the 150th Birth Anniversary of Bhagwan Birsa Munda across its campuses and clusters (including SFURTI Bamboo and Honey Processing clusters and De-Notified Tribes (DNT) SHGs), emphasizing tribal culture preservation and livelihood enhancement.

In collaboration with the Society for Elimination of Rural Poverty (SERP), ni-msme successfully trained Community Coordinators on rural women entrepreneurship development strategies, creating a cadre equipped to provide continuous support for establishing and growing women-led micro enterprises.

Additionally, ni-msme participated in a National-level virtual conference commemorating the five-year anniversary of the Nasha Mukta Bharat Abhiyan (NMBA), engaging DNT Self-Help Groups under the SEED Project to strengthen social awareness and capacity development.◆



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About ni-msme

ni-msme is an autonomous institution of the Ministry of MSME, GoI. It is ISO 9001:2015-certified, holds a 3-Star Utkrisht accreditation from the Capacity Building Commission, and is certified under the ILO's Women's Entrepreneurship (WE)-Check programme.

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