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PRAGYA CONSULTING

SUSTAINABLE SOCIAL SENSIBLE

India’s First Magazine dedicated to MSMEs

BizIgnite

POWERING INDIA’S MSME REVOLUTION

IN COLLABORATION WITH:

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Energy Crisis 2026

AI in India’s Energy Sector

The Haryana Industrial 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

June 2026 Issue

The business landscape is evolving rapidly. Rising energy costs, technological disruption, and shifting market dynam -ics are creating new challenges for enterprises across the globe. Yet, for Indian MSMEs, these changes also present unprecedented opportunities.

In this edition of BizIgnite, we explore how businesses can respond strategically to these changes. Our cover story examines the global energy crisis and why energy efficiency, resilience, and sustainability are becoming critical competitive advantages. We also look at how Artificial Intelligence is transforming India's energy landscape, helping MSMEs reduce costs, improve productivity, and make smarter decisions.

This issue further highlights Haryana's ambitious industrial transformation and the opportunities it creates for entrepreneurs, exporters, and manufacturers.

A common theme runs through every story: the businesses that embrace innovation, adaptability, and continuous improvement will be best positioned to thrive in the years ahead.

At BizIgnite, we remain committed to bringing actionable insights, policy updates, and growth opportunities that empower India's MSMEs.

Founder & Chief Editor
BizIgnite Magazine

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MSME SAMACHAR

Your Gateway to MSME Insights & Innovation

National-level updates

India Emerges as Most Trusted Investment Destination, Says Piyush Goyal
June 4, 2026

Union Commerce and Industry Minister Piyush Goyal said India has emerged as the world's most trusted investment destination, citing strong global investor confidence, expanding trade partnerships and a reform-driven policy environment. He made the remarks while virtually addressing the Citi India Conference 2026 in Mumbai.

Goyal said his recent engagements with investors and business leaders in Canada and the United States reflected robust interest in India's growth story. He noted that India has signed nine Free Trade Agreements in the last three to three-and-a-half years, covering 38 developed economies, and added that the Oman FTA came into effect on June 1.

He also highlighted reforms such as the Jan Vishwas Act 2.0, which decriminalised nearly 1,000 offences, and the Bhavya Scheme for 100 industrial parks with an outlay of nearly USD 3.5 billion. According to Goyal, these measures are aimed at improving ease of doing business, supporting MSMEs and strengthening manufacturing.

The minister said India is investing nearly USD 130 billion in ports, highways, roads, rural connectivity and airports, while also doubling renewable energy capacity over the next five years. He added that India remains a secure destination for capital, technology and data-driven businesses under the Viksit Bharat 2047 vision.

India Cuts Compliance Burden, Ranks 63 in Global Business Ease
June 7, 2026

India has significantly eased business regulations over the past 12 years, moving from a compliance-heavy model to a facilitation-focused system powered by digital tools, simpler rules and trust-based governance.

The changes have made company registration, land record access, environmental clearances and tax compliance faster, paperless and more predictable for investors and entrepreneurs.

The country's global standing has improved sharply. In the World Bank's 2019 Doing Business report, India jumped 79 positions from 142 in 2014 to rank 63 in 2019. In the 2025 IMD World Competitiveness Ranking, India moved from 43 in 2021 to 41 in 2025, showing stronger economic performance and business efficiency.

The government has carried out wide reforms across the business lifecycle:

- **Startups:** The ecosystem grew from 502 startups in 2016 to over 2.23 lakh by March 2026, with 23.3 lakh jobs created and nearly half having at least one woman director.
- **Company Registration**: SPICe+ allows integrated incorporation with 11 services, real-time validation and AI checks; over 3.84 crore filings were processed between 2021 and 2025.
- **MSMEs:** Udyam registration is paperless and self-declaration-based. Registrations rose from around 10,000 in October 2020 to over 858,000 by June 2026.
- **Land Records:** Nearly 97% of cadastral maps are digitised, 36 crore land parcels have ULPIN IDs, and 17 states/UTs have integrated the National Generic Document Registration System.
- **Labour & Environment:** New labour codes replaced 13 laws with one, introduced single electronic registration and deemed approvals. Environmental clearance time dropped to 64 days in 2025–26 from 105 days.
- **Digital Platforms:** The Single Window System (NSWS) and PARIVESH 2.0 integrate 32

- central departments and 34 states, with over 829,000 approvals granted since 2021.
- **Market Access:** Government e-Marketplace reached ₹18.4 lakh crore in cumulative sales, with 68% of orders executed by micro and small enterprises. ONDC links over 7.6 lakh sellers across 616 cities.
- **Credit:** CGTMSE provided ₹9.34 lakh crore in guarantees for 1.15 crore MSMEs. MUDRA disbursed ₹40.07 lakh crore to over 57 crore accounts, with nearly 60% to women.
- **Tax & Trade:** GST taxpayers rose from 60 lakh in 2017 to over 1.64 crore in April 2026. E-Way Bills jumped from 15.74 crore in 2018–19 to 188.27 crore in FY25–26.
- **Digital Payments:** UPI transactions grew from 2 crore in FY2016–17 to over 24,162 crore in FY25–26, with value rising from ₹0.07 lakh crore to about ₹314 lakh crore.
- **Decriminalisation:** The Jan Vishwas Act 2026 removed criminal penalties for 717 provisions and amended 784 provisions across 79 Acts, reducing over 47,000 compliance burdens.
- **Insolvency:** The IBC Amendment Act 2026 set a 14-day timeline for accepting or rejecting applications and strengthened creditor participation.

These changes are helping India attract more investment, improve ease of doing business and build a transparent, efficient regulatory environment for businesses of all sizes.

India–Oman CEPA Opens Wider Gulf Market Access for Exporters and MSMEs

June 9, 2026

India's new Comprehensive Economic Partnership Agreement (CEPA) with Oman is set to give exporters a stronger foothold in the Gulf, with duty-free access covering 99.38% of India's exports to Oman from June 1, 2026. The pact is expected to benefit MSMEs in textiles, engineering goods, pharma, marine products, food processing and gems and jewellery, while also using Oman as a gateway to GCC and East African markets.

The agreement provides 100% duty-free market access across 98.08% of Oman's tariff lines and comes at a time when bilateral trade has already crossed USD 10.61 billion in FY25–26. Officials say the CEPA will improve price competitiveness, reduce compliance costs and create more predictable market access for Indian businesses.

For MSMEs, the biggest gain lies in labour-intensive sectors where even modest tariff cuts can improve margins and export volumes. The agreement also opens opportunities in engineering goods, chemicals, plastics, electronics and organic products, while recognising India's organic certification and easing approvals for several pharmaceutical products.

Oman's role is especially important because its ports and trade links can help Indian exporters access wider regional markets. The CEPA is being seen as part of India's broader strategy to expand trade partnerships and build stronger export resilience amid global uncertainty.

Laghu Udyog Bharati Seeks Stronger MSME Collaboration, Support for Industrial Fairs

June 9, 2026

Laghu Udyog Bharati held a constructive meeting with Dr. Rajneesh, IAS, Additional Secretary and Development Commissioner (MSME), in New Delhi to discuss ways to strengthen MSME growth and industrial collaboration. The discussion focused on policy support, entrepreneurship promotion and wider industry participation in the MSME ecosystem.

A major part of the meeting centred on the upcoming India Industrial Fairs scheduled for Raipur in September 2026 and Gandhinagar in October 2026. The organisation said the fairs are expected to create market linkages, encourage innovation and open new opportunities for small businesses across sectors.

The delegation, led by All India General Secretary Om Prakash Gupta, also raised issues related to technology adoption, innovation and the need for a stronger support framework for micro, small and medium enterprises.

Dr. Rajneesh reportedly welcomed the initiative and expressed support for the successful conduct of the fairs and future joint efforts.

The meeting reflects the broader push to strengthen India's MSME base through industry-government collaboration, especially at a time when small businesses are being encouraged to expand their market reach and improve competitiveness.

GeM Broadens Public Procurement Access, MSMEs and Startups Gain More Orders
June 10, 2026

Government e-Marketplace (GeM) is expanding its public procurement reach, enabling wider participation of MSMEs and startups in government buying. The platform now connects over 1.6 lakh government buyers with 23 lakh sellers and service providers, making it a key driver of transparent, inclusive and efficient public procurement aligned with PM Modi's Viksit Bharat 2047 vision.

Since its launch in 2016, GeM has facilitated orders worth more than ₹13.4 lakh crore, with public procurement reaching a record ₹5.43 lakh crore in 2024–25. The platform aims to raise annual business to ₹7 lakh crore in the current fiscal. Nearly 38% of GeM's business is awarded to Micro and Small Enterprises (MSEs), while procurement from women-led enterprises stands at nearly 4%, exceeding the government's mandated targets of 25% for MSEs and 3% for women.
Key Developments for MSMEs and Startups

- Startups: Over 30,000 startups have conducted business worth ₹38,500 crore through GeM as of April 2025. A Mumbai-based startup, Cloudstrats Technologies, secured ₹191 crore in technology services contracts quickly after scaling up.

- MSEs: More than 11.25 lakh MSE sellers are registered on GeM, securing orders worth ₹7.44 lakh crore, accounting for 44.8% of total order value – well above the 25% mandated target.

- Women Entrepreneurs: Over 2 lakh women-owned MSEs are active on GeM, with cumulative orders worth ₹78,066 crore. Initiatives like Womaniya onboard, train and improve access for women entrepreneurs.

- Transaction Charges: GeM reduced fees for small enterprises. Orders above ₹10 lakh now incur 0.30% transaction charge, while orders over ₹10 crore have a capped fee of ₹3 lakh, down from ₹72.50 lakh.

- GeM Sahay 2.0: The platform offers collateral-free financing up to ₹10 lakh in under 10 minutes for eligible purchase orders, addressing working capital needs of MSMEs.

GeM has also cut procurement cycle time from 42 days to 7–10 days, introduced direct purchase for orders below ₹50,000 and L1 procurement for up to ₹10 lakh, and made the portal available in 12 Indian languages to improve accessibility.

Govt Reviews Measures to Shield MSMEs from West Asia Crisis Impact
June 3, 2026

Union MSME Minister Jitan Ram Manjhi held a review meeting on Tuesday to assess how the ongoing West Asia crisis could affect India's MSME sector and to develop strategies to protect small businesses from disruptions.

Officials were directed to closely monitor supply chains, raw material availability and prices, exports and imports, gas supply issues, logistics and working capital concerns.

The meeting focused on potential risks from geopolitical developments in West Asia, including disruptions to global supply chains, rising input costs and logistics challenges.

The minister emphasized timely monitoring and swift action to address any emerging challenges as the situation evolves.

The MSME Ministry is assessing measures to mitigate risks, focusing on supply chain resilience and financial support mechanisms.

The meeting came amid concerns that the West Asia crisis could hit Indian MSMEs and the retail banking sector, with ICRA reporting potential impacts on supply chains and working capital.

The government has also launched the RELIEF (Resilience & Logistics Intervention for Export Facilitation) scheme under the

Export Promotion Mission to support exporters facing extraordinary freight, insurance and war-risk costs due to West Asia logistics disruptions. The Inter-Ministerial Group on Supply Chain Resilience is monitoring the situation and coordinating facilitation measures.

Area	Impact
Raw materials	Availability and pricing affected by supply chain disruptions
Gas supply	Gas-related issues emerging due to regional tensions
Logistics	Transportation and logistics costs rising amid conflict
Working capital	Liquidity concerns due to delayed payments and cash flow stress
Trade flows	Export and import disruptions affecting MSME-dependent sectors

National SC-ST Hub Scheme Empowers SC/ST Entrepreneurs, Over 1.79 Lakh Beneficiaries

June 10, 2026

The Ministry of MSME's National SC-ST Hub (NSSH) Scheme is driving inclusive entrepreneurship by empowering Scheduled Caste and Scheduled Tribe entrepreneurs since October 2016, as India moves toward Viksit Bharat @2047. The scheme has so far enabled more than 1.79 lakh existing and aspiring SC/ST entrepreneurs to avail various benefits, strengthening the MSME ecosystem and creating opportunities across the country.

The NSSH scheme aims to build the capacity of SC/ST micro and small enterprises (MSEs) and help them participate in public procurement to reach the mandated 4% target under the Public Procurement Policy for Micro and Small Enterprises. It provides professional support to SC/ST entrepreneurs to fulfill obligations under the policy, adopt modern business practices and leverage Stand-Up India initiatives.

Key Benefits Under NSSH Scheme

Capital Subsidy: 25% capital subsidy (up to Rs 25 lakh) for SC/ST-owned MSEs to purchase plant & machinery/equipment through institutional finance.

Capacity Building: Fully sponsored skill and entrepreneurship training programs, toolkits provided after completion.

Market Linkage: Support for participation in 4 domestic and 2 international exhibitions/trade fairs each year.

SPRS Registration: 100% subsidy for NSIC registration; SC/ST MSEs pay only Rs 100 + GST

Bank Loan Processing Fee: 80% reimbursement (up to Rs 1 lakh) on bank loan processing charges.

E-commerce Portals: 80% reimbursement (up to Rs 25,000) for membership fees of GeM, e-Khadi, Tribes India, MSME Mart

Training Fee Reimbursement: 90% (up to Rs 1 lakh) for attending short-term training at top 50 NIRF-ranked management institutes.

Under the Special Marketing Assistance Scheme (SMAS), 3,929 SC/ST entrepreneurs were facilitated to participate in domestic exhibitions over the last five years at a cost of Rs 36.41 crore. The scheme also organises conclaves, Special Vendor Development Programmes (SVDPs) and awareness workshops across locations to spread awareness about benefits.

The NSSH scheme is implemented through National Small Industries Corporation (NSIC), a public-sector undertaking under the Ministry of MSME. The total plan outlay for FY21–22 to FY25–26 is Rs 438 crore.

These initiatives are fostering inclusive economic growth, promoting self-reliance and strengthening the MSME ecosystem by creating greater opportunities across India, especially for marginalized sections.

State-level updates

Haryana Launches "Make in Haryana" Industrial Policy 2026, Sets Rs 5 Lakh Crore Investment Target

June 1, 2026

Haryana has officially launched its flagship "Make in Haryana Industrial Policy 2026", replacing the Haryana Enterprises and

Employment Policy 2020, with a target of attracting over Rs 5 lakh crore in fresh investments and creating 10 lakh new jobs over the next five years.

Chief Minister Nayab Singh Saini unveiled the policy at a high-profile “Industry and Investment” event in Gurugram on June 1, alongside nine new sector-specific industrial policies.

The policy sets an ambitious goal of doubling the state’s merchandise exports from Rs 1.62 lakh crore in FY25 to Rs 3.24 lakh crore by the end of the policy term while operationalising at least 15% of the committed investments during this period. The framework is built around three strategic pillars: competitiveness, agility and sustainability.

The Make in Haryana policy primarily covers ultra-mega, mega and large enterprises engaged in manufacturing, production, processing, contract manufacturing and select service sectors such as healthcare, education, tourism and R&D.

MSMEs will be covered separately under a new “Progressive MSME & Export Policy”, ensuring that large anchor investments generate opportunities for smaller businesses through supply chains and vendor networks.

Progressive MSME & Export Policy – The Latest Addition

After launching Industrial Policy 2.0, the Haryana Government is set to notify the “Progressive MSME & Export Policy” shortly, marking a strategic pivot towards cementing the state’s position as a premier global industrial hub.

The policy will complement Make in Haryana and ensure that big investments act as anchors for a flourishing MSME ecosystem, with special focus on women-led enterprises.

Key MSME and export incentives include:

- Employment Generation Subsidy increased from Rs 48,000 to Rs 1 lakh per employee per year for industries hiring local youth
- Export Freight Subsidy enhanced from Rs 10 lakh to Rs 30 lakh, with special recognition for units exporting over 80% of production
- Rs 500 crore dedicated fund under the ‘Saksham’ scheme for modernising 10 old industrial estates
- New ‘Land on Lease’ policy by HSIIDC, allowing long-term lease of industrial plots with an option to convert to freehold later
- MSME and Export Facilitation Desks in all districts and Reverse Buyer-Seller Meets to connect local firms with overseas buyers

The policy also introduces regulatory reforms, AI-enabled Single Window 2.0, faster approvals, green industrial practices, and a simplified statewide incentive framework that replaces the old A–B–C–D block classification system. Fiscal incentives will be tied to intra-state sales, employment generation, R&D infrastructure, export turnover and green initiatives.

On the first day of the event, the state secured MoUs worth Rs 1.10 lakh crore, including Rs 30,000 crore in FDI commitments, with notable deals such as Anant Raj’s Rs 20,000 crore data centre project.

Visakhapatnam Seafood Meet Sets Sights on Rs 1 Lakh Crore Exports
June 6, 2026

Andhra Pradesh Chief Minister N. Chandrababu Naidu and four Union ministers inaugurated the National Workshop on Seafood Exports in Visakhapatnam, as India steps up efforts to raise marine product exports to Rs 1 lakh crore. The two-day meet was held on June 5-6 and brought together policymakers, exporters and industry stakeholders.

Union Commerce Minister Piyush Goyal said the seafood sector has become a major part of India’s export growth story, while the government is looking to strengthen value addition, traceability and logistics. The workshop also focused on state-specific export strategies and regulatory support to make Indian seafood more competitive in global markets.

According to government data cited at the event, India's marine product exports reached a record Rs 73,890.46 crore in FY26, with volumes of 19.72 lakh tonnes. The Centre said the sector is now targeting the Rs 1 lakh crore mark by improving processing, quality standards and market access.

The workshop also examined ways to involve startups, MSMEs and cooperatives more deeply in the export ecosystem, underscoring seafood's growing role in jobs, rural incomes and India's blue economy push.

Chhattisgarh MSMEs remain micro-heavy despite support
June 2, 2026

Chhattisgarh's MSME sector is still dominated by micro enterprises, even after years of policy support, according to the context of the BusinessWorld report and current state policy updates. The state's industrial policy continues to offer incentives for MSMEs, but the broader business ecosystem has not yet shifted enough firms into the small and medium categories.

The state's Industrial Development Policy 2024-30, effective from November 1, 2024, includes incentives for new units, expansion, and sector-specific growth, with a strong focus on MSMEs, services, and employment generation. Official state investment portals also list schemes for eco-friendly technology, facilitation, and MSME support.

Despite this framework, the sector's structure suggests that many enterprises are still unable to scale beyond the micro stage, pointing to issues such as limited access to finance, market expansion, and business formalisation. National MSME data and state-level policy documents indicate that Chhattisgarh continues to need stronger execution and handholding for firms to graduate into larger, more competitive businesses.

Finance Minister Sitharaman Meets West Bengal CM, Plans Credit Roundtables with Banks and MSME Groups
June 8, 2026

Union Finance Minister Nirmala Sitharaman met West Bengal Chief Minister Suvendu Adhikari in New Delhi to discuss ways to hasten the state's development in line with Prime Minister Narendra Modi's vision. Key topics included credit availability across sectors and implementation of central government schemes.

Sitharaman said the state government and the Finance Ministry will jointly launch a renewed saturation drive of flagship schemes — Pradhan Mantri MUDRA Yojana, Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana and PM SVANidhi — to ensure every eligible beneficiary is covered.

On the Chief Minister's request, Sitharaman agreed to hold roundtable meetings in all regions of West Bengal with public sector banks, leading industry bodies and MSME associations to expand credit flow. The aim is to help the state contribute more to India's growth through industrial development, entrepreneurship and employment generation.

She also said the performance of West Bengal Gramin Bank will be reviewed to strengthen financial inclusion and expand formal credit access in rural areas. Sitharaman assured support for processing eligible proposals from West Bengal under the Special Assistance to States for Capital Investment (SASCI) scheme to boost capital infrastructure, and urged the state to speed up reforms under SASCI's reform-linked component.

ECLGS 5.0 Awareness Drive Helps Coimbatore MSMEs Access Liquidity Support
June 10, 2026

Coimbatore's MSME sector has welcomed the government's Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 after a state-level awareness drive, saying the programme will provide critical liquidity support amid ongoing global disruptions including the West Asia crisis. The scheme aims to help businesses address short-term liquidity mismatches and operational challenges.

Key features of ECLGS 5.0 include:

- Eligibility: MSMEs and non-MSMEs with existing working capital limits, provided their accounts are standard as of March 31, 2026
- Credit Guarantee: 100% for MSMEs and 90% for non-MSMEs and airlines, provided by NCGTC
- Guarantee Fee: Nil
- Quantum of Support: Additional credit up to 20% of peak working capital utilised in Q4 FY26, capped at Rs 100 crore per borrower
- Loan Tenure: Up to 5 years including a one-year moratorium on principal repayment
- Collateral: Fully collateral-free
- Duration: Loans sanctioned until March 31, 2027

The textile industry and small businesses in Coimbatore have seen Rahul due to raw material costs, logistics challenges and supply chain disruptions. Industry leaders say the scheme, along with the Textile Expansion and Employment Scheme (TEEM) and the government's Mission for Cotton Productivity (allocated Rs 5,659.22 crore in the recent Union Budget), will boost the textile sector's growth and competitiveness.

M. Karthikeyan, President of Coimbatore District Small Industries Association (CODISSIA), said the scheme will help businesses manage cash flow pressures during challenging market conditions. While the government has earmarked Rs . 2.55 lakh crore under ECLGS 5.0, CODISSIA has urged Prime Minister Narendra Modi to increase the allocation to Rs 6.5 lakh crore to meet the needs of India's 7.34 crore MSMEs.

Finance and deals

FinMin to Review PSU Bank Lending Push for Agri, MSMEs

June 6, 2026

The Finance Ministry has moved to review and strengthen credit flow to the agriculture and MSME sectors through a high-level meeting with public sector bank chiefs, according to updated reports. The focus is on improving last-mile credit delivery, removing lending bottlenecks and ensuring priority sector targets are met more effectively.

The meeting, earlier reported for May 29, was to be chaired by Financial Services Secretary M. Nagaraju, a day before his retirement, and came amid the strongest annual performance in years for state-owned banks. PSBs posted a combined net profit of Rs 1.98 lakh crore in FY26, while total business, deposits and advances all rose sharply, according to the latest report.

Officials are also expected to review the functioning of regional rural banks, the Jan Samarth portal, AI-related adoption, rising digital fraud risks and recovery mechanisms under DRT and SARFAESI. The broader message from the ministry is to sustain credit momentum for sectors that directly support employment, rural income and small business growth.

The renewed push reflects the government's attempt to keep bank lending aligned with growth priorities even as it monitors asset quality and governance standards in the PSU banking system.

RBI Keeps Repo Rate Unchanged at 5.25% Amid Global Uncertainty

June 5, 2026

The Reserve Bank of India (RBI) has kept the repo rate unchanged at 5.25% in its June 2026 Monetary Policy Committee meeting, while retaining a neutral stance. The decision reflects the central bank's effort to support growth while remaining cautious about global uncertainty and inflation risks.

RBI Governor Sanjay Malhotra said the domestic economy remains resilient, but external conditions have become more challenging because of geopolitical tensions, volatile commodity prices and uneven global growth. The central bank said the policy pause gives it room to watch incoming data before making any further move.

The RBI also lowered its FY27 real GDP growth forecast to 6.6% from 6.9% earlier, while raising the FY27 inflation projection to 5.1% from 4.6%. This shows that policymakers remain alert to price pressures even as they try to preserve momentum in consumption and investment.

For borrowers, the unchanged rate means EMIs are likely to remain steady in the near term, while banks and businesses may see a supportive but cautious policy environment. The move follows earlier rate cuts this fiscal year, after which the central bank opted to pause and assess the impact.

Meesho, BSE launch Project Shikhar for MSMEs
June 2, 2026

Meesho and BSE have launched Project Shikhar, an initiative aimed at helping high-performing MSMEs and e-commerce sellers become IPO-ready and access growth capital through the BSE SME platform. The programme was formalised through an MoU and is designed to create a clearer route from marketplace success to public listing.

Under the initiative, selected businesses will get support in entity conversion, compliance monitoring, governance readiness and regulatory positioning for a public issue. The collaboration will also identify and onboard qualifying sellers over the next year, with the goal of building a pipeline of transparent, compliant businesses for India's formal economy.

The move is significant for MSMEs because access to expansion capital remains a major hurdle for growing digital-first businesses. By linking Meesho's seller ecosystem with BSE's SME platform, Project Shikhar creates a structured pathway for eligible enterprises to move toward public markets.

Supreme Court Says CoC-Approved Resolution Plan Cannot Be Renegotiated or Withdrawn
June 9, 2026

The Supreme Court has reiterated that once a Committee of Creditors (CoC) approves a resolution plan, it cannot be renegotiated or withdrawn by the resolution applicant. The ruling reinforces the finality of the insolvency process under the Insolvency and Bankruptcy Code (IBC).

The case arose from a dispute involving JNC Construction Pvt. Ltd., where Greater Noida Industrial Development Authority challenged the treatment of its claim in the insolvency process. The Court examined whether the authority should have been treated as a financial creditor and whether its objections could be raised after the resolution plan had already been approved.

The bench held that the resolution professional's role is to verify claims and place the plan before the CoC, while the CoC's commercial wisdom remains central in approving a plan. It also noted that, once approved by the adjudicating authority, a resolution plan becomes binding on all stakeholders, including local and statutory authorities.

The decision is significant for insolvency cases because it limits post-approval challenges and supports certainty for successful resolution applicants and creditors. It also underscores that claims must be filed correctly and pursued promptly during the corporate insolvency resolution process.

Punjab & Sind Bank Closely Monitors MSME Loan Book as West Asia Crisis May dent Cashflows
June 9, 2026

Punjab & Sind Bank has begun tightly tracking its MSME borrowers for early signs of stress, as the ongoing West Asia conflict creates uncertainty over future revenue for small enterprises that depend on larger corporate clients. The bank's Managing Director and CEO Swapan Kumar Saha said the current situation is not alarming, but a prolonged disruption could eventually affect parts of the MSME sector.

Saha, speaking at a customer meet in Ahmedabad on Monday, said the bank is watching accounts closely to spot any shift into distress and to offer support if needed. He expressed hope that the crisis would be resolved quickly but warned that if it continues, MSMEs could face cash flow challenges due to reduced corporate demand and slower economic activity. The bank's asset quality remains stable and collection efficiency is high. In the MSME segment, collection efficiency is around 92%, which has improved steadily over the past three years. At the overall bank level, collection efficiency rose from 67% in March 2022 to 96% in March 2026, reflecting stronger credit monitoring and recovery efforts.

Punjab & Sind Bank has limited exposure to foreign exchange-related business, which provides some insulation from direct external shocks. However, prolonged uncertainty could still impact smaller businesses through weaker cash flows and lower economic activity. The bank has proactively identified weaker accounts and strengthened monitoring systems to detect stress early.

During FY26, retail advances grew by over 24%, agriculture advances by more than 23%, and MSME advances by nearly 29%, signalling strong credit growth despite the cautious outlook. The bank has also reported record profits and is planning substantial business growth up to FY29.

MSME Delayed Payment Complaints Fall 22%, But Disposal Rate Drops Sharply to 4%

June 8, 2026

Delayed payment complaints against MSMEs fell by 22% in FY26 compared to FY21, but the share of cases disposed of or resolved dropped sharply from nearly 33% to just 4.07%, raising concerns that many payment disputes remain unresolved despite fewer complaints. The data comes from the MSME SAMADHAAN portal, which handles delayed payment complaints under the MSMED Act.

In FY21, nearly 34,527 delayed payment complaints were filed with a disposal rate of 32.43%. By FY26, complaints fell but the disposal rate collapsed to 4.07%, indicating that the resolution mechanism is struggling to clear pending cases. Industry estimates suggest around ₹28,000 crore is tied up in unresolved delayed payment cases before facilitation councils.

Key Facts on Delayed Payments

- 45-day rule: Under the MSMED Act, buyers must clear dues within 45 days of accepting goods or services
- Interest on delay: If payment is delayed, MSMEs get compound interest at 3 times RBI's bank rate
- 90-day resolution: MSEFCs must resolve disputes within 90 days from filing
- MSEFCs: Each state has a Micro and Small Enterprise Facilitation Council chaired by the Director of Industries

SAMADHAAN portal: MSMEs can file complaints against buyers online, track cases and monitor progress.

The sharp drop in disposal rate has drawn attention to the effectiveness of the resolution system. While complaints have declined, many cases remain stuck, which can hurt MSMEs' cash flows and working capital. For small businesses, delayed payments from large buyers can lead to liquidity stress, affecting operations and growth.

Under the Act, buyers failing to pay within 45 days are liable to a compounded fine and must pay interest on the delayed amount. The MSEFC can issue directions for full payment along with interest, and take legal action if needed. The portal also makes complaints visible to relevant authorities, adding moral pressure on defaulters.

AI and tech updates

Meta and Reliance Partner to Build India's First AI-Enabled Data Center in Jamnagar

June 9, 2026

Meta Platforms and Reliance Industries have announced a major expansion of their strategic partnership, agreeing to develop Meta's first-ever AI-enabled data center in India. The facility will be located in Jamnagar, Gujarat, marking a deepening of Meta's commitment to India, one of its largest and fastest-growing markets globally.

Under the agreement, Reliance will build a data center with 168 megawatts (MW) of capacity in its first phase, which Meta will lease with options to scale up. The facility will be powered by renewable energy and cooled using desalinated seawater, with Meta covering the full cost of the energy and water supporting the operations.

Meta Founder and CEO Mark Zuckerberg said the world-class facility in Jamnagar will help expand the company's AI infrastructure globally while reinforcing its long-term commitment to India's economy. The data center will be part of Reliance's broader development of a large-scale data center campus in Jamnagar, which is expected to become one of the world's largest data center hubs.

The partnership builds on the alliance between Reliance and Meta that began in 2020, when Jio Platforms invested $5.7 billion in the telecommunications and digital services arm. In 2025, the companies formed a joint venture to develop enterprise AI solutions built on Meta's open-source Llama models for Indian businesses.

Meta is also adding nearly 1 GW of new renewable energy capacity to support its growing AI infrastructure in India, underscoring the company's focus on sustainable, green data centers.

India–Indonesia Semiconductor Partnership Opens New Avenues for MSMEs
June 9, 2026

India and Indonesia have launched a strategic partnership to build a global electronics hub, creating fresh opportunities for MSMEs in electronics, semiconductors and related technology sectors. The deal, which is being formalized through an upcoming MoU, focuses on semiconductor development, AI systems and advanced capital goods.

The partnership is built on Indonesia's large silica sand reserves, a key input for silicon wafers used in chip manufacturing. Indian companies Tata Electronics — which runs India's first semiconductor assembly and testing facility — and Netweb Technologies, known for AI-based servers and high-performance computing, are already collaborating with Indonesia on building a national chip ecosystem.

The MoU will set energy-efficiency standards, link technology transfer with engineering training and strengthen supply-chain resilience for processed metals between Southeast Asia and South Asia. The initiative is also seen as a "China Plus One" strategy, allowing Indonesia to join India's "Make in India" programme and attract high-tech FDI.

For Indian MSMEs, the collaboration is expected to open opportunities in component manufacturing, circuit design, packaging, testing, and supply-chain services for electronics and semiconductors. It can also support skill development, technology upgradation and integration into global value chains.

The move reinforces India's broader push to build a strong semiconductor and display ecosystem under the India Semiconductor Mission, positioning the country as a global hub for electronics manufacturing and design.

AI-based Skill Development Centre inaugurated at Coromandel in Kakinada
June 5, 2026

Andhra Pradesh MSME Minister Kondapalli Srinivas inaugurated an AI-based Skill Development Centre at Coromandel in Kakinada on June 5, 2026. The centre is aimed at improving employability by offering industry-linked training and digital skills for youth.

The initiative is in line with wider efforts in Andhra Pradesh to strengthen vocational training and job readiness through industry partnerships. Coromandel's skill-development work has also been associated with community training and employment-oriented programmes in the region.

Such centres are important for MSMEs because they help create a more skilled local workforce and support industrial growth in manufacturing and allied sectors. The focus on AI-based training also signals a shift toward future-ready skills that can better match changing market needs.◆

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Energy Crisis 2026:

A Wake-Up Call for Indian MSMEs

When energy prices rise, most MSME owners react the same way: they look at the electricity bill, fuel expenses, and transport costs and wonder how much more pressure their business can absorb.

But what if the real story is not about higher costs?

What if the ongoing global energy crisis is actually forcing Indian MSMEs to rethink how they produce, consume, and compete?
The world is once again experiencing significant energy stress. Geopolitical tensions have disrupted oil markets, fuel prices remain volatile, and uncertainty continues to dominate global energy discussions.

The International Energy Agency (IEA) has warned that the situation is severe enough to require countries not only to increase energy supply but also to actively reduce demand.

For Indian MSMEs, this is not just international news. It is a business reality that can directly influence profitability, competitiveness, and long-term survival.

Energy Security Has Become a Business Issue

For years, energy was often viewed as a utility expense—an unavoidable cost of running a factory, warehouse, workshop, or office.

That mindset is rapidly changing. Today, energy security is becoming as important as raw material availability, workforce productivity, and access to finance.

A sudden increase in diesel prices can raise transportation costs overnight. Rising electricity tariffs can impact production schedules. Volatile fuel markets can create uncertainty in logistics planning. For businesses already operating on thin margins, even a small increase in energy costs can have a significant impact on profitability.

The lesson is clear: energy can no longer be treated as a back-office expense. It has become a strategic business input.

Why India Is More Vulnerable Than Many Economies

India's growth story is one of the most exciting in the world. However, it also comes with a challenge—our heavy dependence on imported energy.

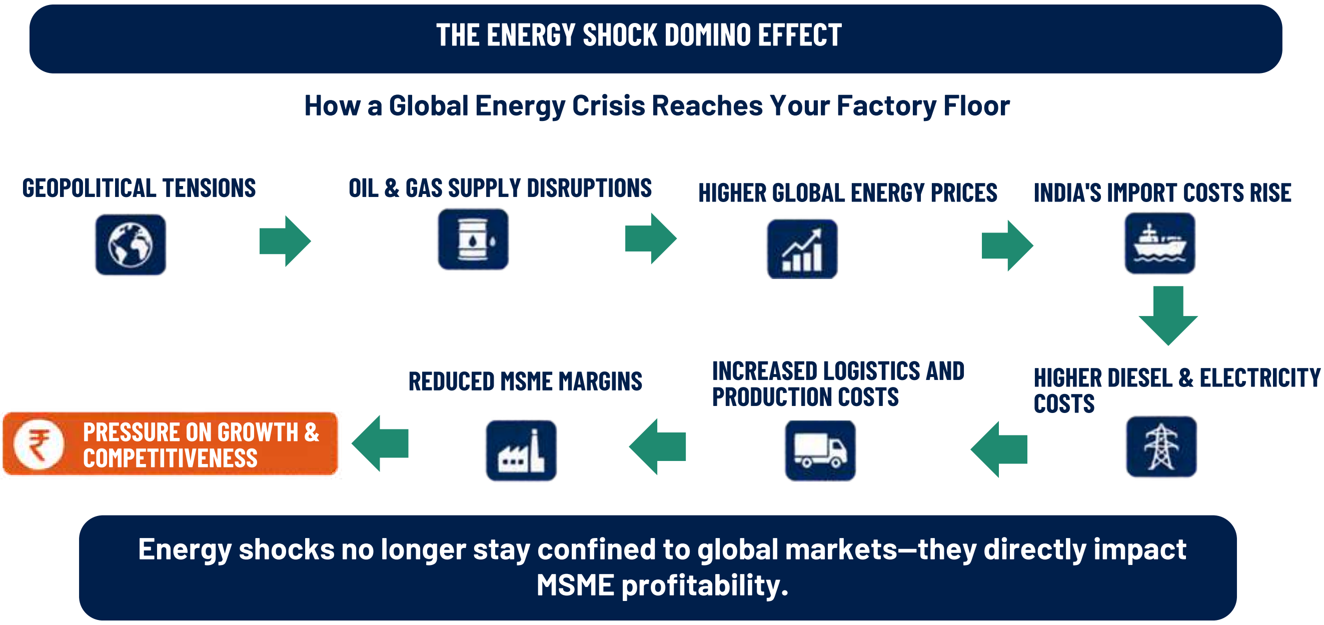
According to recent data, India's crude oil import dependence reached nearly 89 percent during FY26. This means that a large portion of the energy powering our economy depends on global markets over which we have limited control.

When international oil prices increase, the effects travel quickly across the economy.

- Transportation becomes more expensive.
- Manufacturing costs increase.
- Inflation rises.
- Consumer spending weakens.
- Supply chains face additional pressure.

For MSMEs, which often have limited pricing power compared to larger corporations, these shocks can be particularly painful.

Unlike large enterprises that may absorb temporary cost increases, small businesses frequently face difficult choices—accept lower



margins, pass costs to customers, or postpone investments.

None of these options is ideal.

The MSME Sectors Most at Risk

While all businesses feel the impact of energy price fluctuations, certain sectors face greater exposure.

Industries such as textiles, food processing, engineering products, auto components, packaging, metal finishing, and manufacturing units depend heavily on energy-intensive processes.

For these businesses, energy is not simply an overhead cost. It is a direct production input.

When energy prices rise, production costs rise.

When production costs rise, competitiveness suffers.

And when competitiveness suffers, growth becomes harder.

At the same time, inflationary pressures reduce consumer demand, creating a double challenge: higher costs and weaker sales.

This is why many MSMEs find themselves squeezed from both sides during periods of energy uncertainty.

India's Response: Building Long-Term Resilience

The good news is that India is not standing still.

The country is aggressively expanding its renewable energy ecosystem and strengthening its non-fossil fuel capacity.

As of April 2026, India's renewable energy capacity had crossed 279 GW, with solar energy alone accounting for more than 154 GW. Total non-fossil fuel capacity exceeded 288 GW.

These numbers are more than just milestones.

They represent a strategic shift. Every megawatt of renewable energy added to the grid reduces India's dependence on imported fossil fuels. Every solar installation strengthens energy security. Every efficiency improvement reduces exposure to global price volatility.

The direction is clear: India is using the energy transition as a tool for economic resilience.

And MSMEs have a critical role to play in that journey.

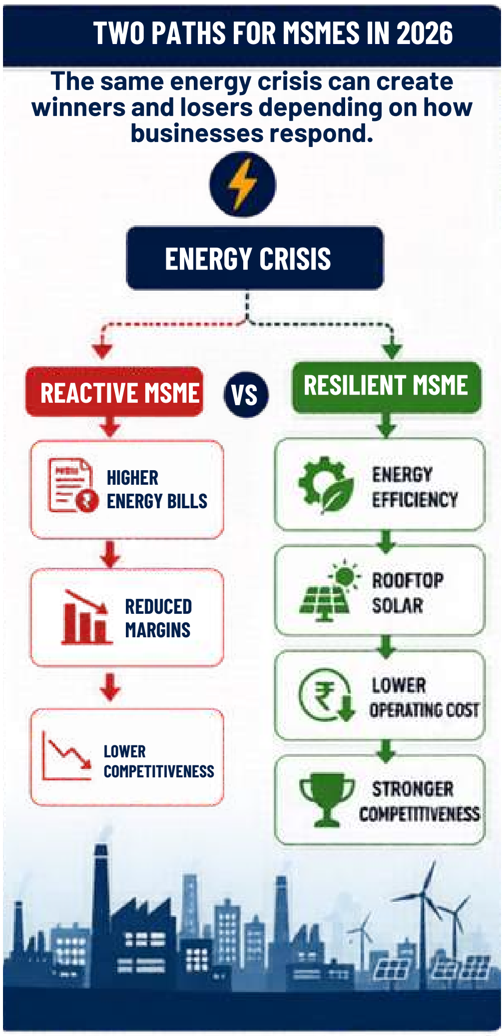
The Hidden Opportunity for MSMEs

While many businesses see the energy crisis as a threat, forward-looking enterprises are beginning to view it differently.

They see it as an opportunity to become leaner, more efficient, and more competitive.

NITI Aayog's roadmap for the green transition of MSMEs highlights a simple but powerful idea: reducing energy consumption is often one of the

fastest ways to improve profitability.



Consider a few examples:
- Replacing inefficient motors with energy-efficient alternatives.
- Improving insulation and reducing heat losses.
- Installing smart meters to monitor consumption patterns.
- Introducing process automation.
- Recovering waste heat from production processes.
- Investing in rooftop solar systems.

These interventions do not merely reduce energy bills.

They improve operational efficiency.

They strengthen competitiveness.
They create resilience against future energy shocks.

Most importantly, they directly improve the bottom line.

Green Is Becoming a Competitive Advantage

There is another trend that MSMEs cannot afford to ignore.

Large corporations are increasingly demanding greener supply chains.

Domestic and international buyers are looking beyond price and quality. They are evaluating environmental performance, carbon footprints, and sustainability practices across their vendor ecosystems.

This means that energy efficiency is no longer only about saving money. It is becoming a market access requirement.

An MSME that can demonstrate responsible energy use, cleaner production methods, and sustainability commitments may gain an advantage when competing for contracts with larger firms.

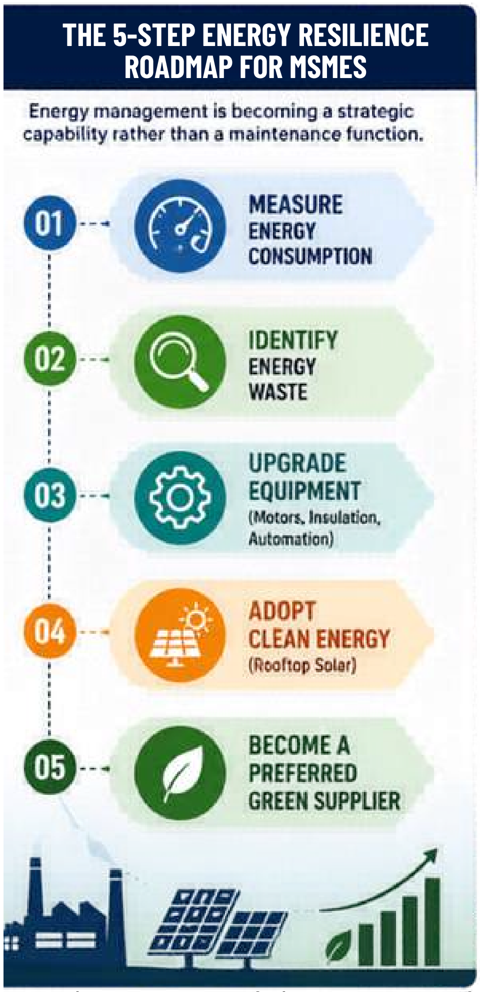
In many sectors, green credentials are gradually becoming a business differentiator. Tomorrow's preferred suppliers will not necessarily be the cheapest suppliers. They may be the most efficient suppliers.

A New Way of Thinking About Energy

Traditionally, MSMEs have focused on production, sales, finance, and customer acquisition. Energy management rarely appeared in strategic discussions. That approach needs to change. Business leaders must begin asking new questions:

How energy-efficient are our operations?
Where are we wasting power?

- Can we reduce diesel dependence?
- Is rooftop solar economically viable?



- Are we prepared for future sustainability requirements from customers?
- How resilient are we to future energy price shocks?

The answers to these questions may determine competitive success over the next decade.

The Road Ahead

The global energy crisis is a reminder that uncertainty has become a permanent feature of the business environment. For Indian MSMEs, waiting for energy markets to stabilize is not a strategy. Preparing for volatility is!

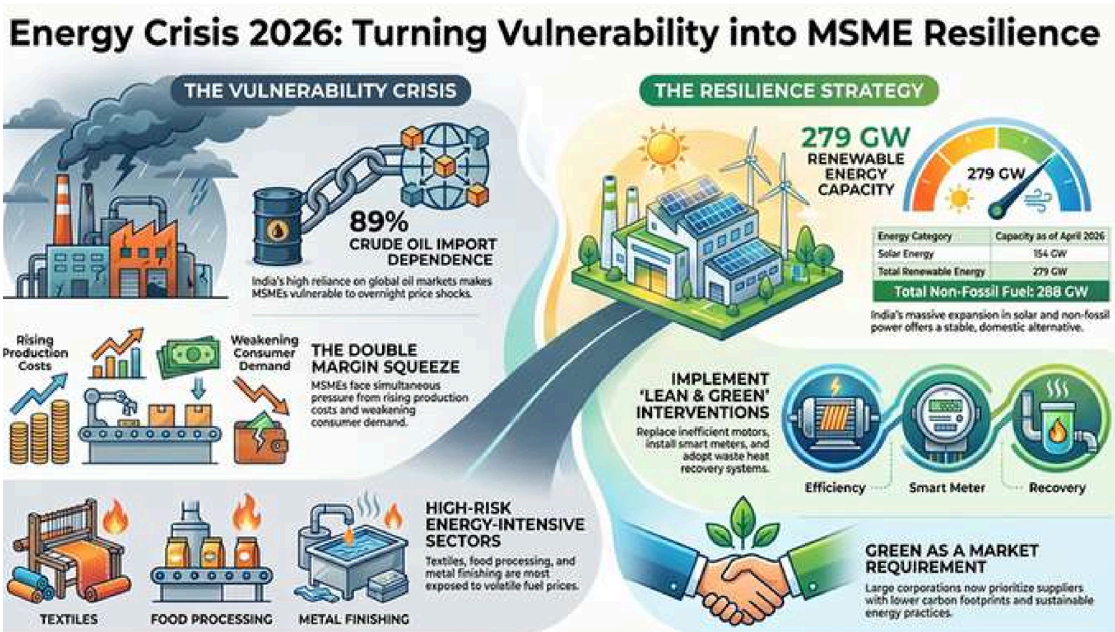
The businesses that emerge stronger from this period will be those that treat energy as a strategic resource rather than just another monthly expense.

India's renewable energy expansion is creating the foundation for a more secure future. Policymakers are encouraging efficiency and cleaner energy adoption. Markets are increasingly rewarding sustainable practices.

The opportunity is real.

The challenge now is execution. In the coming years, the winners will not simply be businesses that produce more. They will be businesses that produce smarter.

And in an energy-constrained world, smart energy management may become one of the most powerful competitive advantages an MSME can possess. ◆



AI is fast becoming the control room of India's energy future, and MSMEs are in the middle of that shift. As power systems grow more complex, AI is helping utilities, industries, and small businesses use electricity more intelligently, cut waste, and improve reliability.

Why AI matters now

India's energy system is changing on two fronts at once: **demand is rising, and the grid is becoming more renewable, decentralized, and data-heavy**. That is exactly where AI steps in, because it can forecast demand, balance supply, detect faults early, and help energy managers make faster decisions. In a country where even a short power disruption can hurt production schedules, AI is no longer a futuristic add-on; it is becoming a practical business tool. For MSMEs, this matters because energy costs and reliability directly affect margins, delivery times, and customer trust.

India's energy stack

India is expanding renewables at speed, and official MNRE data shows that renewable energy capacity stood at 279,255.26 MW as of 30 April 2026, with solar accounting for 154.24 GW. This growth is good news, but it also creates a new challenge: solar and wind are variable, so the grid needs smarter prediction, balancing, and storage support. AI helps solve that problem by reading patterns from weather, load, storage, and usage data in real time. In other words, the more green power India adds, the more valuable AI becomes in making that power usable, stable, and affordable.

Where AI is already helping

AI is already being discussed as a core tool for **grid modernization, smart metering, and resilient data centers in India**. The government has also said that IndiaAI Mission, approved in March 2024 with a budgetary outlay of ₹10,371.92 crore, includes compute capacity, datasets, application development, future skills, and startup financing. That matters for the energy sector because better AI infrastructure strengthens everything from demand forecasting to predictive maintenance. There is also growing interest in AI-native solutions for decentralized energy, smart grids, and clean-energy operations across India and the Global South.

India non-fossil capacity growth

288 GW
▲8.7 GW

What this means for MSMEs

For MSMEs, AI in energy is not just about large utilities or giant data centers. It can mean lower electricity bills, fewer machine breakdowns, smarter appliance use, and better control over peak-hour consumption.

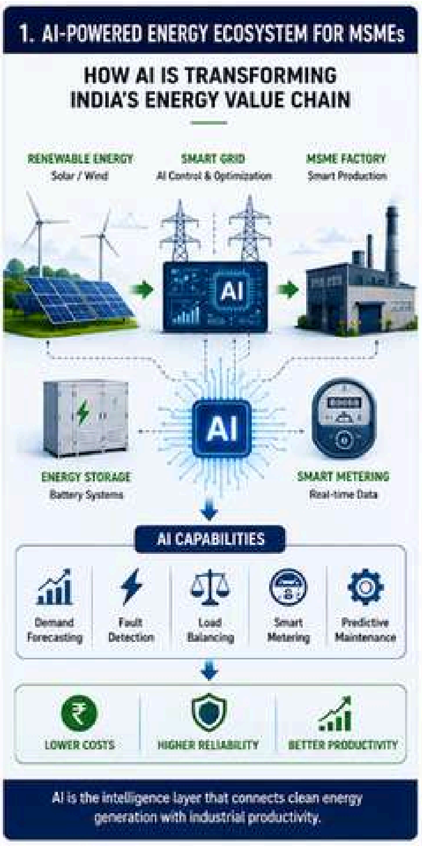
A small factory can use AI-based energy management systems to track where power is being wasted, when equipment should be run, and how much load can shift to cheaper or cleaner times of day. A workshop, food unit, textile mill, or cold-storage business can use predictive tools to reduce idle time and avoid sudden outages that damage inventory or delay orders. The result is simple: less waste, more uptime, and better competitiveness.

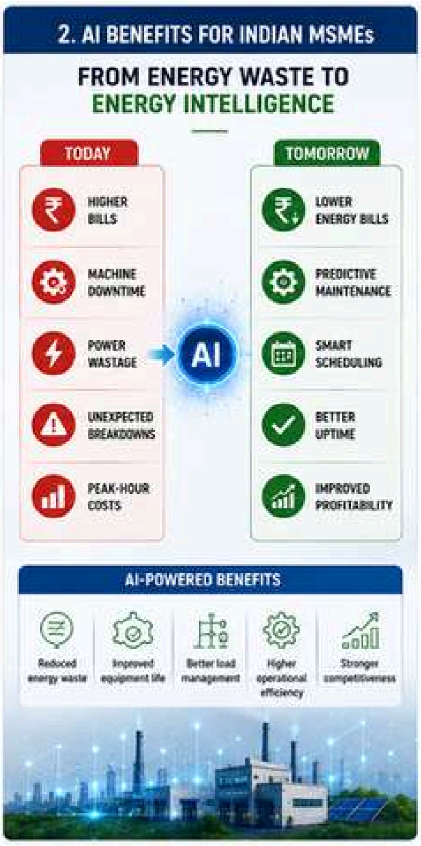
AI value potential for MSMEs (USD)

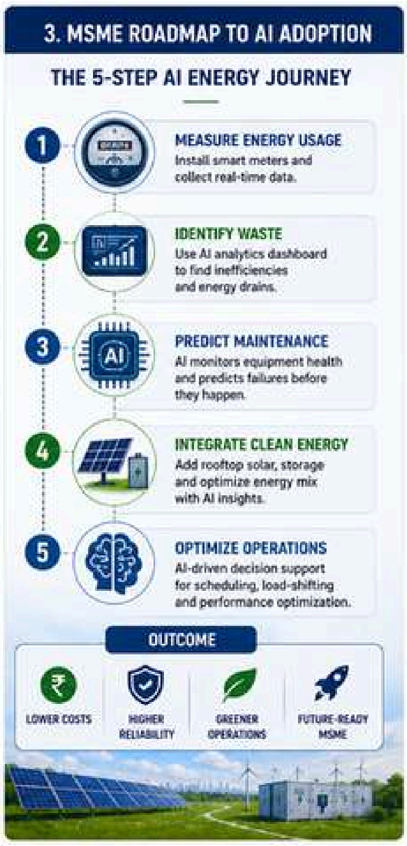
500 bn

Opportunities for Indian firms

The biggest opportunity is cost reduction. The World Economic Forum says AI could unlock more than $500 billion in economic value for India's MSME sector, and energy efficiency is one of the easiest places to start. MSMEs that adopt AI for energy auditing, machine







monitoring, process scheduling, and maintenance can improve productivity without waiting for massive capital expansion. There is also a new market opening around energy-tech services: AI software integrators, smart-meter installers, solar O&M providers, battery-monitoring firms, and digital energy consultancies can all grow around the MSME ecosystem. That makes AI in energy both a cost-saving tool and a business opportunity.

Risks to watch

AI is not free of challenges. It needs quality data, reliable internet, skilled operators, and upfront investment, which can be difficult for smaller firms. There is also a broader system issue: AI-driven data centers themselves can place concentrated demand on electricity grids and force utilities to rethink planning, reliability, and regulation. So while AI can reduce energy waste, it can also increase energy demand if deployed carelessly. MSMEs should therefore adopt AI in a targeted way, focusing first on tools that have fast payback and clear operating benefits.

What MSMEs should do

The smartest entry point is energy visibility. MSMEs should first measure where power is being consumed, when peaks occur, and which machines or processes are the biggest energy drains. Next comes automation: smart sensors, simple analytics dashboards, predictive maintenance, and load-shifting tools can be introduced in phases. Finally, firms should link AI with clean-energy actions such as rooftop solar, better storage, and efficiency upgrades so that cost savings are locked in over time. This phased approach lowers risk and helps businesses see results early.

The road ahead

India's energy future will not be built by generation alone; it will be built by intelligence. AI can make the grid cleaner, faster, and more responsive, while also helping MSMEs become leaner and more competitive.

The country is already laying the policy and infrastructure foundation through MNRE, IndiaAI Mission, and broader smart-grid modernization efforts. For MSMEs, the message is clear: the companies that learn to manage energy with data will be the ones that thrive in the next decade.

AI in the energy sector is not just a technology story; it is a survival-and-growth story for Indian MSMEs. The firms that adopt it early will reduce costs, improve reliability, and stay ready for a market where energy efficiency is becoming a competitive advantage.

Spotlight

For decades, Haryana has been the bedrock of Indian manufacturing, contributing a massive 3.6% to the national GDP while occupying a mere 1.3% of the country's landmass. But as of June 2026, the script has been rewritten. With the launch of the 'Make in Haryana' Industrial Policy 2026, the state has officially transitioned from traditional assembly lines to a future-ready, AI-driven ecosystem.

Chief Minister Nayab Singh Saini has set a staggering target: ₹5 Lakh Crore in fresh investments and the creation of 10 Lakh new jobs over the next five years. While mega-projects like Anant Raj's ₹20,000 Crore data center grab the headlines, the real story for our readers is the fundamental restructuring of how business is done in the state.

The "Speed and Trust" Mandate

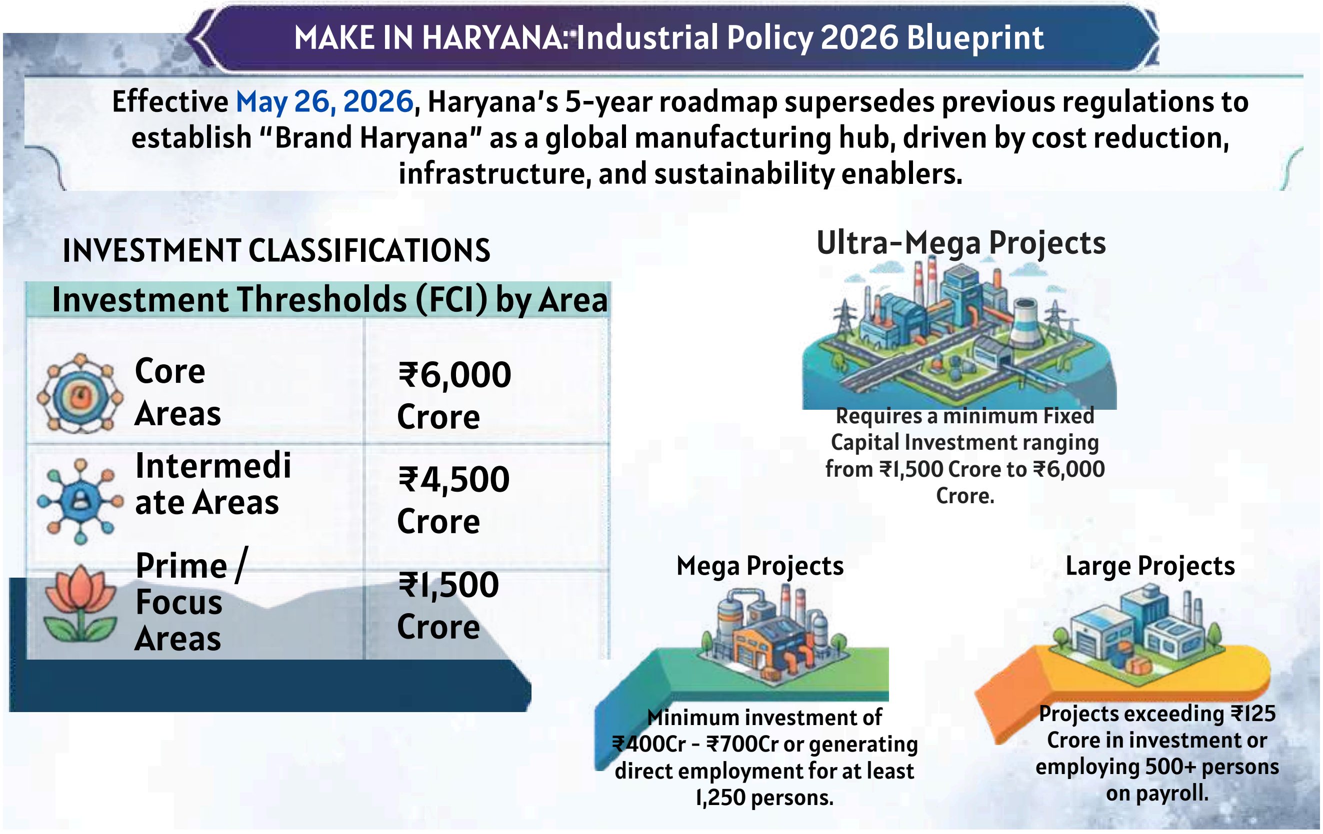
In a competitive global landscape, "ease of doing business" is no longer the benchmark. Haryana is pivoting to "Speed and Trust". This isn't just political rhetoric; it is backed by the transition to "Intelligent Governance".

Interactive Poll: Which is your biggest bottleneck: Permit delays or finding reliable land data?

Haryana's answer is Single Window 2.0—the Intelligent Investment Facilitation Portal.

What makes it different for an MSME?

- **Smart AI Agent:** A conversational bot for real-time troubleshooting.
- **AI Investment Blueprint:** A tool that analyzes your inputs to recommend sector fit, map clearance pathways, and calculate eligible incentives before you spend a rupee.
- **GIS-Based Land Search:** A one-click Geographic Information System to identify vacant industrial plots and evaluate regional infrastructure.



The "Prime/Focus" Revolution: Leveling the Geographical Playing Field

In a move praised by FISME President Rakesh Chhabra, the state has scrapped the legacy A/B/C/D block categorization. This rigid system often centralized investment in NCR hubs like Gurugram, leaving other regions behind.

The New Spatial Framework

The 2026 policy replaces blocks with a dynamic framework: Core, Intermediate, Sub-Prime, and Prime/Focus areas.

- **Prime/Focus Areas:** These are the most backward regions, now receiving the highest level of state handholding and maximum financial boosters.
- **Core Areas:** Established hubs with premium infrastructure where incentives are more calibrated.

MSME Specific "Boosters"

While the flagship policy targets large units, the state is simultaneously operationalizing the Haryana Progressive MSME & Export Policy. Key takeaways for the small-scale sector include:

- **Export Support:** The export promotion budget has been doubled. MSMEs hit by geopolitical disruptions can now access one-time diversification support to pivot into new product lines.

- **Quality & R&D:** Small units can avail of up to ₹40 Lakhs for the purchase of high-end lab equipment to meet global standards.

- **Capital Subsidies:** For the first time, capital subsidies ranging from 5% to 30% (for mega units in focus areas) are being extended across broader industrial zones.

- **PLI Top-Ups:** If you are part of a central Production Linked Incentive (PLI) scheme, Haryana provides an additional 50% top-up on those incentives.

Where to Invest: The Top MSME Growth Engines

Haryana has launched nine sector-specific policies to create specialized "plug-and-play" environments.

Hiring the Future-Ready Workforce

Staffing is the #1 challenge for MSMEs. Haryana's new policy turns employment into a fiscal asset:

- **Generation Subsidy:** Receive up to ₹1 Lakh per employee, per year for 10 years.
- **Diversity Bonus:** This increases to ₹1.2 Lakh for hiring women, SC candidates, Divyangs, or ex-servicemen.
- **The Internship Bridge:** The state will reimburse 50% of stipends (up to ₹15,000/month) for interns, helping you train your own talent with minimal risk.

The Sustainability Dividend: Green is the New Gold

Sustainable manufacturing is no longer just for MNCs; it is now a fiscal necessity for Haryana's MSMEs. Under the 2026 framework, green initiatives are directly rewarded:

- **Carbon Credits:** Earn ₹100 per carbon credit unit generated within the state.
- **Zero Liquid Discharge (ZLD):** MSMEs can claim a 50% subsidy (up to ₹5 Crore) for implementing ZLD systems.
- **Renewable Energy:** Financial support of ₹50 Lakh per MW for captive solar or renewable projects.

Sector	The MSME Opportunity	Key Anchor
ESDM (Electronics)	Hub for semiconductors and IoT devices; preference in govt procurement.	IMT Sohna (500-acre cluster)
Agri-Business	Incentives for millets, nutraceuticals, and smart packaging.	Karnal & Rai
Logistics & EV	Support for charging infrastructure and green hydrogen.	Narnaul IMLH
Creative Tech	Push for AVGC (Animation, Visual Effects, Gaming, and Comics).	Gurugram

Expert Checklist for Your Next Expansion:

- Identify Your Area: Are you in a "Prime/Focus" area for maximum capital support?

- Check Thresholds: If your investment in plant/machinery exceeds ₹50 Crore, you qualify for "Large Enterprise" status.

- Get Your Certificate: Apply for a Land Feasibility Certificate to get absolute clarity on zoning within 45 working days.

- Diversify for Exports: Check if you qualify for the doubled export promotion budget.

The Bottom Line

Haryana isn't just looking for large corporations; it is building an integrated value chain where MSMEs act as the critical suppliers to mega-units. For the Indian MSME, "Make in Haryana 2026" isn't just a policy—it's a platform for global competition.

Ready to ignite your business? Visit the Intelligent Investment Facilitation Portal today and let the AI build your blueprint.◆

Imagine receiving your monthly electricity bill and finding it 20% higher than usual. Your logistics partner calls to announce a fuel surcharge. Raw material suppliers start revising prices. Customers, meanwhile, are negotiating harder than ever.

For many Indian MSMEs, this isn't a hypothetical scenario—it's becoming a business reality.

The ongoing global energy crisis has transformed energy from a routine operating expense into a strategic business concern. Geopolitical tensions, volatile oil markets, supply-chain disruptions, and rising energy demand are creating uncertainty across the world. While governments and large corporations are adjusting their strategies, MSMEs often feel the impact first and most intensely. But here's the good news: every crisis creates opportunities for those willing to adapt.

The question is no longer, "How do we survive rising energy costs?" The real question is, "How do we turn energy management into a competitive advantage?"

Why MSMEs Should Care

For a small business owner, energy affects far more than the electricity bill. Higher fuel prices increase transportation costs. Rising power tariffs push up production expenses. Unplanned outages can disrupt deliveries and damage customer relationships.

Consider a textile unit running multiple shifts, a food processing plant dependent on refrigeration, or a small engineering workshop operating energy-intensive machinery. In each case, energy is not merely an overhead—it is a critical input for business continuity.

- *When energy costs rise, profit margins shrink.*
- *When margins shrink, growth plans slow down.*
- *And when growth slows down, competitiveness suffers.*

This is why energy management is rapidly moving from the maintenance department to the boardroom.

The New Reality: Energy Volatility Is Here to Stay

Many businesses are waiting for energy prices to stabilize.

That may be a mistake.

Experts increasingly believe that energy markets will remain volatile due to geopolitical uncertainties, climate-related disruptions, and the ongoing global transition toward cleaner energy systems.

In simple terms, businesses should prepare for a future where energy prices may fluctuate more frequently than before.

The winners will not necessarily be those with the lowest costs today.

They will be those with the greatest resilience tomorrow.

Step One: Know Where Your Energy Goes

You cannot manage what you cannot measure.

Surprisingly, many MSMEs do not have a clear understanding of where their energy is being consumed.

- *Which machine consumes the most electricity?*
- *Which process generates the highest energy losses?*
- *What time of day sees peak consumption?*
- *How much energy is wasted during idle operations?*

Answering these questions often reveals opportunities that cost little but deliver immediate savings. Even simple energy audits can uncover inefficiencies that have gone unnoticed for years.

Think of it as a health check-up for your factory.

Step Two: Upgrade Before You Expand

When businesses think about growth, they often focus on adding capacity.

But sometimes the smartest investment is improving efficiency.
Energy-efficient motors, LED lighting, insulation upgrades, smart controls, variable frequency drives, and optimized production schedules can significantly reduce operating costs.
Many MSMEs discover that improving existing systems delivers faster returns than purchasing new equipment.

The principle is simple:

Efficiency is the cheapest source of energy.

Every unit of energy saved is a unit you do not have to buy.

Step Three: Embrace Smart Technologies

Technology is changing how businesses consume energy.

Today, even small enterprises can access tools that were once available only to large corporations.

Smart meters can track consumption in real time.

Energy management systems can identify waste.

Predictive maintenance tools can detect equipment problems before costly breakdowns occur.

AI-powered analytics can recommend the most efficient operating schedules.

These technologies help MSMEs move from reactive decision-making to proactive management.

Instead of asking, "Why did my costs increase?" businesses can start asking, "How do I prevent unnecessary costs in the first place?"

Step Four: Explore Renewable Energy

India's renewable energy ecosystem is expanding rapidly.

For MSMEs, rooftop solar is no longer an experimental technology—it is becoming a practical business solution.

Solar installations can reduce dependence on grid electricity, lower long-term energy costs, and improve resilience against future price increases.

The economics are becoming increasingly attractive, particularly for businesses with predictable daytime energy consumption.

Renewable energy is no longer just about sustainability.

It is increasingly about profitability.

Step Five: Turn Sustainability into a Market Advantage

A significant shift is occurring in global supply chains.

Large companies are demanding greater transparency from suppliers regarding environmental performance and energy practices. Increasingly, buyers want to know:

- How efficiently is the product manufactured?
- What is the carbon footprint?
- Are renewable energy sources being used?
- What sustainability measures are in place?

For MSMEs, this creates a unique opportunity.

Businesses that improve energy efficiency and adopt cleaner practices can position themselves as preferred suppliers in both domestic and international markets.

What begins as a cost-saving initiative can evolve into a revenue-generating advantage.

The Rise of the Resilient MSME

The most successful MSMEs of the next decade may not be the largest.

- They may not even be the cheapest.
- Instead, they are likely to be the most adaptable.
- They will understand their energy consumption.

- They will invest in efficiency.
- They will use data to make smarter decisions.
- They will adopt renewable energy where it makes economic sense.
- And they will treat sustainability as a business strategy rather than a compliance requirement.

The Bottom Line

The energy crisis is undoubtedly creating challenges for businesses across India. Yet it is also forcing companies to rethink old habits and embrace new opportunities.

For MSMEs, energy can no longer be viewed as just another utility bill. It is a strategic resource.

The businesses that act today will not only reduce costs but also strengthen competitiveness, improve resilience, and prepare themselves for a future where efficiency and sustainability matter more than ever.
The energy crisis may have started as a shock.

But for forward-looking MSMEs, it can become a strategy.

And in today's rapidly changing business environment, strategy is what separates those who react from those who lead.

"The next generation of successful MSMEs won't just manage energy costs—they'll manage energy strategically." ◆

BEYOND TRAINING

How ni-msme is Redefining MSME Development for a New India

India's MSME sector is undergoing a profound transformation. The conversation today is no longer limited to access to credit or regulatory compliance. MSMEs are increasingly being shaped by digital technologies, intellectual property, innovation ecosystems, value-added rural enterprises, and emerging industries that did not exist a decade ago.

As these shifts redefine the business landscape, institutions that can help entrepreneurs navigate this complexity are becoming critical to India's economic future. Among them, the **National Institute for Micro, Small and Medium Enterprises (ni-msme), Hyderabad, is steadily expanding its role from a conventional training institution to a strategic enabler of entrepreneurship, innovation, and enterprise competitiveness.**

Its recent initiatives reveal a broader vision—one that seeks to prepare Indian MSMEs not just for today's challenges, but for tomorrow's opportunities.

Building an Innovation-Driven MSME Ecosystem

Innovation has become the defining currency of competitiveness. Whether it is manufacturing, agribusiness, services, or technology, enterprises that innovate are better positioned to grow, differentiate themselves, and access new markets.

Recognising this reality, ni-msme has been strengthening institutional capacities around innovation and intellectual property. Its efforts to support Intellectual Property Facilitation Centres and promote awareness of trademark protection reflect a growing understanding that MSMEs must move beyond being producers and become creators of valuable intellectual assets.

For many small businesses, trademarks, brands, product innovations, and proprietary processes are among their most valuable assets. Yet awareness of intellectual property remains limited across large segments of the MSME sector. By helping enterprises understand and protect these assets, ni-msme is contributing to the creation of a stronger innovation culture within India's entrepreneurial ecosystem.

Preparing Entrepreneurs for the AI Era

Artificial Intelligence is rapidly moving from a futuristic concept to a business reality. From customer engagement and marketing to product development and operational efficiency, AI is beginning to influence every aspect of enterprise growth.

What is particularly noteworthy is ni-msme's emphasis on building awareness and capability around emerging technologies at an early stage. Through programmes focused on AI, robotics, innovation, design thinking, and entrepreneurship, the institute is helping nurture a generation that views technology not merely as a tool, but as a catalyst for enterprise creation.

For MSMEs, this has long-term significance. The future competitiveness of Indian enterprises will depend heavily on the availability of digitally skilled talent capable of leveraging technologies such as AI, automation, and data-driven decision-making. Investments in future-ready talent today are investments in future business growth.

Digital Transformation Beyond Technology

The digital journey of MSMEs extends far beyond adopting software or creating an online presence. It involves rethinking how businesses engage customers, build brands, access markets, and deliver value.

Through its initiatives in digital branding and marketing, ni-msme is helping enterprises understand the strategic dimensions of digital transformation. The focus is not only on technology adoption but also on building digital capabilities, developing skilled manpower, and creating partnerships that can accelerate business growth.

For small businesses competing in increasingly crowded markets, digital visibility and customer engagement are becoming decisive differentiators. Institutions that help bridge the digital capability gap therefore play a crucial role in strengthening MSME competitiveness.

Strengthening the Foundation of Inclusive Growth

One of the most compelling aspects of ni-msme's work is its commitment to inclusive entrepreneurship. While startup success stories often dominate headlines, a large part of India's entrepreneurial energy resides in self-help groups, community enterprises, and grassroots livelihood initiatives.

By conducting capacity-building programmes for development professionals and community-level stakeholders, the institute is strengthening the support systems that nurture entrepreneurship at the grassroots. These interventions help improve enterprise planning, financial management, livelihood promo-tion, and business sustainability.

The ripple effect is significant. Stronger grassroots institutions create stronger local enterprises, which in turn generate employment, income, and community development.

Unlocking the Economic Potential of Women Entrepreneurs

Rural India holds immense untapped entrepreneurial potential. ni-msme's focus on value addition, processing infrastructure, and enterprise development around region-specific products demonstrates how local resources can be transformed into sustainable business opportunities.

By promoting community-owned enterprise models and supporting value-chain development, the institute is helping rural producers capture greater value while creating new avenues for income generation and market access.

Expanding the Boundaries of Entrepreneurship

From Artificial Intelligence and emerging technologies to apiculture and creative industries, ni-msme is actively encouraging entrepreneurship across both traditional and new-age sectors. This balanced approach reflects an understanding that future MSME growth will come from a combination of innovation, technology adoption, and sectoral diversification.

Building the MSME Ecosystem of Tomorrow

What sets ni-msme apart is its ecosystem-driven approach. Rather than focusing on isolated interventions, it connects innovation, digital transformation, skill development, intellectual property, and entrepreneurship into a unified framework for enterprise growth.

As India's MSMEs prepare for the opportunities and challenges of the next decade, institutions like ni-msme will play a critical role in ensuring that businesses are not only created, but equipped to innovate, compete, and thrive in a rapidly changing economy. ◆