Ministry of MSME implements its Champions Scheme to promotes competitiveness, quality enhancement and innovation among MSMEs

MSME Innovative Scheme follows a sector-agnostic approach to promote innovation; ZED certification enhances credibility of MSMEs improving market access

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The MSME Champion Scheme has substantially progressed towards achieving its intended objectives, with key deliverables having achieved and exceeded the stipulated targets. The evaluation of the Scheme is currently under process, to assess its impact on the objectives of its sub-components.

The MSME Champions Scheme promotes competitiveness, quality enhancement and innovation among MSMEs. The MSME Sustainable (ZED) Certification Scheme and MSME Competitive (LEAN) Scheme primarily cover manufacturing MSMEs across a wide range of sectors attached at **Annexure-I**.

The MSME Innovative (Incubation, Design & IPR) Scheme follows a sector-agnostic approach to promote innovation by supporting development of innovative ideas through incubation, facilitating design interventions for product development and market competitiveness, and assisting MSMEs in protecting and commercialising their intellectual property through support for patent, trademark, design and GI registrations.

These initiatives contribute to improved operational efficiency, quality standards and process optimisation in MSMEs, including manufacturing-intensive and export-oriented MSMEs. ZED certification enhances the credibility of MSMEs, which helps in improved market access, integration with supply chains of large industries and participation in wider markets. Further, graded incentives extended by various Financial Institutions and Banks to ZED-certified MSMEs in the form of concessions in interest rates and processing fees facilitate improved access to credit and support the long-term growth and sustainability of enterprises; the list of such Financial Institutions/Banks is placed at **Annexure-II**. Implementation of the Scheme and beneficiary coverage is undertaken across States and Union Territories and the state-wise outcomes achieved under the schemes are attached at **Annexure-III**.

This information was given by the Minister of State for Micro, Small and Medium Enterprises Sushri Shobha Karandlaje in a written reply in Lok Sabha today.

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Sunil Kumar Tiwari

E-Mail – hipessi[at]gmail[dot]com

Annexure-I

Manufacturing Sectors Covered under the MSME Sustainable (ZED) Certification Scheme and MSME Competitive (LEAN) Scheme

S. No.	NIC Division Code	Sector
1	10	Manufacture of food products
2	11	Manufacture of beverages
3	12	Manufacture of tobacco products
4	13	Manufacture of textiles
5	14	Manufacture of wearing apparel
6	15	Manufacture of leather and related products
7	16	Manufacture of wood and products of wood and cork (except furniture); manufacture of articles of straw and plaiting materials
8	17	Manufacture of paper and paper products
9	18	Printing and reproduction of recorded media
10	19	Manufacture of coke and refined petroleum products
11	20	Manufacture of chemicals and chemical products
12	21	Manufacture of pharmaceuticals, medicinal chemical and botanical products
13	22	Manufacture of rubber and plastics products
14	23	Manufacture of other non-metallic mineral products
15	24	Manufacture of basic metals
16	25	Manufacture of fabricated metal products (except machinery and equipment)
17	26	Manufacture of computer, electronic and optical products
18	27	Manufacture of electrical equipment

S. No.	NIC Division Code	Sector
19	28	Manufacture of machinery and equipment (not elsewhere classified)
20	29	Manufacture of motor vehicles, trailers and semi-trailers
21	30	Manufacture of other transport equipment
22	31	Manufacture of furniture
23	32	Other manufacturing
24	33	Repair and installation of machinery and equipment

Annexure-II

List of Banks/Financial Institutions extending concessions in interest rates & processing fees to ZED certified MSMEs

S. No.	Bank/Financial Institution
1	North East Small Finance Bank
2	ICICI Bank
3	YES Bank
4	ESAF Small Finance Bank
5	Fusion Micro Finance
6	Punjab National Bank
7	State Bank of India
8	Central Bank of India
9	Bank of Maharashtra
10	Bank of Baroda
11	The Federal Bank
12	AU Small Finance Bank

13	Canara Bank
14	Small Industries Development Bank of India (SIDBI)
15	UCO Bank
16	HDB Financial Services Limited
17	Bank of India
18	Union Bank of India
19	Karur Vysya Bank Limited

Annexure-III

State-Wise Outcomes Achieved Under the Schemes (as on 09.02.2026)

S. No.	State/UT	ZED Certified	LEAN Certified	Incubation Ideas	Design Projects	IPR Reimbursement
1	Andaman and Nicobar Islands	2	0	0	0	0
2	Andhra Pradesh	17638	472	129	0	181
3	Arunachal Pradesh	3	0	3	0	0
4	Assam	4261	213	6	2	8
5	Bihar	22144	2016	14	1	13
6	Chandigarh	714	0	7	0	0
7	Chhattisgarh	5189	176	13	0	7
8	Delhi	6048	242	16	0	85
9	Goa	27	10	3	0	4
10	Gujarat	96423	1572	45	0	778
11	Haryana	19462	1573	13	4	147
12	Himachal Pradesh	2849	60	2	0	3

13	Jammu And Kashmir	8793	278	4	3	3
14	Jharkhand	2291	133	11	3	6
15	Karnataka	66363	1171	98	23	132
16	Kerala	5314	268	31	1	148
17	Ladakh	8	0	0	0	0
18	Lakshadweep	0	0	0	0	0
19	Madhya Pradesh	18529	1567	22	2	57
20	Maharashtra	43299	2676	87	7	475
21	Manipur	9	25	0	0	0
22	Meghalaya	39	6	4	0	0
23	Mizoram	0	0	0	0	0
24	Nagaland	67	129	0	0	0
25	Odisha	13454	89	47	1	78
26	Puducherry	384	18	3	0	1
27	Punjab	20726	770	15	2	33
28	Rajasthan	28289	1016	39	1	160
29	Sikkim	1	0	0	0	0
30	Tamil Nadu	17236	1061	508	1	47
31	Telangana	13259	278	162	2	580
32	The Dadra and Nagar Haveli and Daman and Diu	505	18	0	0	0
33	Tripura	336	65	1	0	0

34	Uttar Pradesh	103228	1961	67	16	126
35	Uttarakhand	1290	96	11	0	19
36	West Bengal	8959	650	57	0	52
	Total	**5,27,139**	**18,609**	**1,418**	**69**	**3,143**