



सत्यमेव जयते

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

SECTORS COVERED

Indicative list of the sectors covered



Resource Efficiency,  
Waste Management



Adaptations  
(water management, water  
efficiency, wastewater  
treatment)



Green Buildings



Environmental Protection  
(pollution control &  
prevention)



Clean Transportation  
(electric, hybrid, EV  
Charging stations)



Waste Management  
(Compressed Biogas,  
Bio-ethanol, e-waste, waste to  
energy, LNG, smart grids)



Carbon Credit,  
Carbon Capture and  
Storage



Any new innovative project  
with potential for a high  
impact on climate upon  
necessary approval

EXPECTED IMPACT

- » It would benefit about 12000 MSMEs and will lead to annual energy savings of 1600 GWh and an annual saving of around Rs. 1200 crores to MSMEs.
- » It would help 1.5 million tCO2 annual reductions avoiding an estimated social cost of carbon of Rs. 1100 crores.

Please visit our website [www.msme.gov.in/](http://www.msme.gov.in/) for more details.



A SUB-SCHEME UNDER  
Raising and Accelerating MSME Performance (RAMP)

## INTRODUCTION

Promotion and adoption of green technologies and clean energy sources in MSMEs is critical for making MSMEs in India sustainable. India has also committed to reducing emissions intensity by 45 percent by 2030, from the 2005 level to the United Nations Framework Convention on Climate Change (UNFCCC). India's existing Nationally Determined Contributions (NDC) includes its long-term goal of reaching net zero by 2070.

In order to address these challenges faced by MSMEs and fulfill the commitments made with respect to sustainability, the Ministry of MSME has launched sub scheme named MSME Green Investment Financing for Transformation (MSME GIFT) Scheme under the RAMP Programme. RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSMEs to credit, market, and technology.

The overall objective of the MSME GIFT Scheme is to provide support to the MSMEs in accessing institutional finance at a concessional rate for adopting clean / green technologies and help them to transform into green and sustainable business operations.



## OBJECTIVES

To promote the adoption of sustainable and eco-friendly practices and technologies and renewable energy sources.



To provide concessional financial assistance to MSMEs for investments in the adoption of green technologies and practices.



To create awareness about the best practices, promote knowledge sharing and benefits of the adoption of green technologies and practices.



## COMPONENTS OF THE SCHEME

- » The Scheme has components of Interest Subvention, Risk sharing and generating awareness.
- » Interest subvention of 2% per annum, for period of 5 years, up to a term loan limit of INR 2 crores for Micro and Small enterprises.
- » Risk sharing: Loans to MSEs up to INR 2 crore would be covered under this component. Rs 125 crores will be used to provide credit guarantee to the participating MLIs (75% of guaranteed coverage for eligible loans).

## ELIGIBILITY AND COVERAGE OF THE SCHEME

- » MSME registered under the Udyam Registration portal are eligible.
- » Member Lending Institution (MLIs): Scheduled commercial bank/ All India Financial Institution including SIDBI, Small Finance Banks/ Micro Finance Institutions/ Non-Banking Finance Companies can become a Member Lending Institution (MLI).

## SCHEME DURATION

- » 3 years (FY 2023-24 to 2025-26)

## IMPLEMENTING PARTNERS

- » Implementing Agency – Small Industries Development Bank of India (SIDBI).
- » All Scheduled Commercial Banks, All India Financial Institutions, Small Finance Banks, and Non-Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs) are eligible to participate in the Scheme, after signing a Memorandum of Understanding (MoU) with SIDBI.