Last checked: 23 October 2026 · Micro, Small and Medium Enterprises Department (Directorate of Industries), Government of Uttar Pradesh

Interest Subsidy under Micro, Small, and Medium Enterprises (Uttar Pradesh MSME Policy 2022)

Uttar Pradesh pays an interest subsidy for five years on bank loans taken by registered micro units under its MSME policy.

What you may get

A 50 percent interest subsidy on the loan, up to Rs 25 lakh per unit, paid every year for five years. SC, ST and women entrepreneurs get 60 percent, with the same limit. A separate infrastructure interest subsidy of up to 50 percent, with a yearly limit of Rs 2 crore, is paid for 7 years to approved MSME parks and flatted factory complexes.

Who it is for

Registered micro units of Uttar Pradesh, and developers of approved MSME industrial parks, estates and flatted factory complexes.

Main conditions

- The applicant must have a registered unit.
- Only micro units are eligible for the interest subsidy.
- For the infrastructure subsidy, the park or estate must be approved and cover an area of 10 acres or more.

How to apply

1. Open the Directorate of Industries UPMSME portal (diupmsme.upsdc.gov.in) and log in, or create a profile if you are a new user.
2. Select this scheme in the beneficiary section and fill in all the details.

Status

Active

Official source: https://msme1connect.up.gov.in/scheme-list/interest-subsidy-under-micro,-small,-and-medium-enterprises-
Labh Lo page: https://labhlo.in/en/schemes/uttar-pradesh/up-msme-interest-subsidy/

Labh Lo Summary. Not an official government document.
Labh Lo is an independent information platform. This PDF is a summary. It is not an official government document. Government authorities determine final eligibility and approval. Check the official source before applying.