

**File No. 4/2(5)/2024/E-P&G/Policy (4027206)**  
**Government of India**  
**Ministry of Micro, Small & Medium Enterprises**  
**(Policy Division)**

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710, Nirman Bhawan, New Delhi  
Dated: 28.06.2024

**OFFICE MEMORANDUM**

**Sub: - Regarding payment to MSMEs.**

The undersigned is directed to refer to this Ministry's OM No. 5/2(2)/2021/E-P&G/Policy dated 02.07.2021 and to reiterate that Section 15 of the MSMED Act, 2006 on Delayed Payments applies to enterprises which have registered on Udyam Registration Portal and have been classified as Micro or Small Enterprises (MSEs), for all purposes of the Act. Accordingly, as clarified in OM No.5/2(2)/2021/E-P&G/Policy dated 02.07.2021, retail and wholesale traders who are registered as MSEs on Udyam for the limited purpose of availing the benefits of Priority Sector Lending, do not fall within the purview of Section 15 of the MSMED Act, 2006.

2. This issues with the approval of the competent authority.

*A. Tamaria*  
*28.06.2024*  
(Amit Kumar Tamaria)  
Joint Director (Policy)  
Email: aktamaria@dcmsme.gov.in

To,

1. Secretary, Department of Revenue, Ministry of Finance.
2. Secretary, Department of Finance, Ministry of Finance.
3. AS & DC, O/o Development Commissioner, Ministry of MSME.
4. All Joint Secretaries/EA/DDG, Ministry of MSME.
5. All ADCs/DDG, O/o Development Commissioner, Ministry of MSME.
6. On the website of Ministry/DC-MSME, in the section related to Delayed Payments to MSMEs, for the information of all stakeholders in the MSME Sector.

Copy for information to:

- i. PS to Hon'ble Minister (MSME), for kind information of Hon'ble Minister (MSME)
- ii. PS to Hon'ble MoS (MSME), for kind information of Hon'ble MoS (MSME)
- iii. PPS to Secretary (MSME).

No. 5/2(2)/2021-E/P & G/Policy  
(E-19025)  
Government of India  
Ministry of Micro, Small & Medium Enterprises  
(Policy Division)  
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710, Nirman Bhawan, New Delhi  
Dated:02.07.2021

**OFFICE MEMORANDUM**

**Subject: Activities (NIC code) under MSMED Act, 2006 for Udyam Registration –Addition of Retail and Wholesale Trade- regarding**

This Ministry's O.M. No. UAM/MC/01/2017-SME dated 27.06.2017 on the subject 'Activities (NIC codes) not covered under MSMED Act, 2006 for registration of Udyog Aadhaar Memorandum (UAM)' excluded certain activities from registration on UAM Portal. This O.M. was further validated for Udyam Registration vide O.M. no. 5/2(1)/2020-P&G/Policy dated 17.07.2020. Certain changes were made vide 5/2(1)/2020/E-P&G/Policy dated 01.12.2020; where it was clarified that in Table. 1 of O.M. no. UAM/MC/01/2017-SME dated 27.06.2017, NIC codes 45, 46 and 47 and the activities mentioned against these NIC codes, are not permitted for registration in Udyam Registration Portal (<https://udyamregistration.gov.in>).

2. The Government has received various representations and it has been decided to include Retail and wholesale trades as MSMEs and they are allowed to be registered on Udyam Registration Portal. However, benefits to Retail and Wholesale trade MSMEs are to be restricted to Priority Sector Lending only.
3. Accordingly, the list of eligible additional activities under NIC Code 45, 46 and 47 are as under :

45	Wholesale and retail trade and repair of motor vehicle and motorcycles
46	Wholesale trade except of motor vehicles and motor cycles
47	Retail Trade Except of Motor Vehicles and motor cycles

4. The Udyam Registration is allowed for above three NIC Codes and activities mentioned against them.
5. The Enterprises having Udyog Aadhaar Memorandum (UAM) under above three NIC Codes are now allowed to migrate to Udyam Registration Portal or they can file Udyam Registration afresh.
6. Consequent upon above changes, para 2 including Table. 2 mentioned in O.M. no 5/2(1)/2020/E-P&G/Policy dated 01.12.2020, stands omitted.

*A. K. Tamaria*  
02.07.2021  
(A.K.Tamaria)  
Deputy Director (Policy)

Distribution:

1. Secretary, Department of Financial Services, Ministry of Finance.
2. Secretary, Department for Promotion of Industry and Internal Trade, M/o Commerce & Industry.
3. CGM, RBI with reference to RBI letter no. FIDD.CO.Plan/871/04.09.001/2020-21 dated 29.01.2021 and letter dated 10.05.2021.
4. AS& DC, O/o Development Commissioner, Ministry of MSME
5. AS&FA, Ministry of MSME
6. All Joint Secretaries/EA/DDG, Ministry of MSME
7. CEO, KVIC
8. CMD, NSIC
9. All ADCs/DDG, Office of DC(MSME), Ministry of MSME
10. All AIAs/Directors/Joint Director/In-Charge Directors, MSME-DIs
11. On the website of Ministry/DC-MSME, in the Section related to Udyam Registration, for the information of all stakeholders in the MSME Sector
12. NIC- For taking necessary action to make suitable changes in Udyam Registration Portal to include NIC Coode 45, 46 and 47 for registration under service enterprise category.

Copy to information:-

- i. PS to Hon'ble Minister (MSME), for kind information of Hon'ble Minister (MSME)
- ii. PS to Hon'ble MoS (MSME), for kind information of Hon'ble Mos(MSME)
- iii. PPS to Secretary (MSME).