



MSME ki baat by Hemant Chutani

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## 10 Million Medical Tourists: Piyush Goyal Ka 5-Point Plan Aur MSME Benefits (Detailed Guide)

New Delhi ke Bharat Mandapam mein 7 September 2026 ko aayojit **Sanjeevani 2026 (Bharat Health Global Expo 2026)** ke inaugural ceremony mein Commerce & Industry Minister **Piyush Goyal** ne Medical Value Tourism (MVT) ke liye ek **5-Point Action Plan** rakha hai.<sup>[1][2]</sup>

**Bada Target:** Pichle saat saalon mein India ne **3.5 million** international patients ko serve kiya hai, aur ab baat ho rahi hai har saal **10 million (1 crore)** international medical value tourists ki.<sup>[3]</sup> Kyunki India mein ilaaj developed countries ke mukable **60-80% tak sasta** hai,<sup>[4]</sup> ye MSME clinics, AYUSH centres, diagnostic labs aur medical device manufacturers ke liye ek badi growth opportunity hai.

**Zaroori Note (Status Check):** 10 million ka figure abhi ek **target aur ministerial appeal** hai — koi notified scheme ya guaranteed benefit nahi.<sup>[3]</sup> Neeche di gayi schemes (MDA, ZED, CGTMSE, CSSS) **pehle se chal rahi alag-alag schemes** hain, jo is 5-point plan ka hissa nahi hain — inke apne rules, ceilings aur eligibility hain. Apply karne se pehle har scheme ki current guideline official portal par zaroor verify karein.

### 1. Piyush Goyal Ka 5-Point Action Plan (Sarkar Ki Soch)

Poora focus quality, ethics aur transparency par hai:

- **Point 1 — Certified Caregivers & Workforce:** Pehli priority ye rakhi gayi ki caregivers ko train aur certify kiya jaye aur international standards ka skilled workforce banaya jaye.<sup>[2]</sup> Alag-alag international languages ke interpreters ka pool banane ki baat bhi kahi gayi.<sup>[5]</sup>
- **Point 2 — “Heal in India” & Transparent Pricing:** Zyada se zyada hospitals “Heal in India” gateway se jurein aur **honest, transparent treatment packages** publish karein. Minister ne saaf kaha ki hospitals ko ethical practices follow karni hongi aur patients ko dhokha nahi dena chahiye — ek galat kaam poore India ki credibility le doobta hai.<sup>[2]</sup>
- **Point 3 — Seamless Patient Journey:** Insurers aur health-tech companies aise products aur platforms banayein jinse timely reimbursement aur cashless payment aasan ho. Teleconsultation aur telemedicine ko journey ke shuruaati hisse mein shaamil karne ka suggestion diya gaya.<sup>[2]</sup>

- **Point 4 — Global Promotion & NABH Rule:** Duniya bhar mein exhibitions aur presentations, facilitators aur global hospital tie-ups — aur sabse zaroori shart ye ki foreign patients ka ilaaj sirf **NABH-accredited, verified aur panelled** hospitals mein hi ho.<sup>[2][3]</sup>
- **Point 5 — Tier-2 Aur Tier-3 Cities Tak Expansion:** Medical value tourism ko sirf bade metros tak seemit na rakhkar chhote shehron tak le jana, taaki local employment aur infrastructure badhe.<sup>[6]</sup>

## 2. Medical Devices Ke Liye Badi Announcement (100% BIS Funding)

- **Testing Equipment Par 100% Funding:** Isi din pharma industry events mein Goyal ne kaha ki **Bureau of Indian Standards (BIS)** ke through sarkar best testing equipment ki **100% cost fund karne ko taiyaar** hai — unke shabdon mein, industry demand toh kare, proposal hi nahi aata. Sarkar sabse modern labs set up karegi.<sup>[7]</sup>
- **Shared Testing Infrastructure:** Iska maksad shared testing facilities banana hai jahan devices ko duniya ke best standards par benchmark, certify aur global customers ko demonstrate kiya ja sake.<sup>[7]</sup> Chhote manufacturers ke liye ye sabse bada fayda hai, kyunki akele testing lab lagana bahut mehnga padta hai.
- **Dhyan Rakhein:** Ye ek **announcement aur offer** hai — abhi iske liye alag se koi application form, portal ya notified guideline public nahi hui hai. Isliye seedha BIS ya apne industry association ke through hi approach karein.<sup>[7]</sup>

## 3. MSMEs Ke Liye Existing Schemes (Verified Numbers)

Ye schemes pehle se chal rahi hain aur inke numbers official documents se verify kiye gaye hain:

### A. Marketing & Global Reach

- **Market Development Assistance (MDA) — Ministry of Tourism:** Eligible stakeholders (NABH/JCI accredited hospitals ke representatives, AYUSH/State/NABH accredited wellness centres, aur Ministry-approved medical tourism facilitators) ko approved overseas events mein participate karne ke liye assistance milti hai — international airfare, booth construction, space rental etc. ke liye lagbhag **₹2 lakh tak**.<sup>[8]</sup>
- **Publicity Material Aur Promotion Shows:** Publicity/promotional material ke liye **50:50 sharing par ₹10 lakh tak**, aur Wellness & Medical Tourism promotion shows organise karne ke liye **50:50 sharing par ₹25 lakh tak** ki assistance ka provision hai.<sup>[9]</sup> **Note:** ₹10 lakh aur ₹25 lakh alag-alag components hain — ye ek fair mein jaane ki subsidy nahi hai.
- **“Heal in India” Portal:** Ministry of Health & Family Welfare aur Ministry of AYUSH, C-DAC aur Services Export Promotion Council (SEPC) ke saath milkar medical value travel ke liye ek single-window “Heal in India” portal develop kar rahe hain.<sup>[10]</sup>

### B. Quality, Accreditation Aur Capital

- **MSME Sustainable (ZED) Certification:** ZED certification cost par **Micro 80%, Small 60%, Medium 50%** subsidy milti hai (Women/SC/ST ya NER, Himalayan, LWE, island aur aspirational district MSMEs ko extra 10%). Testing/Quality/Product certification ke liye **75% tak, maximum ₹50,000**, aur handholding/consultancy ke liye **₹2 lakh tak** ka provision hai.<sup>[11]</sup> **Note:** ZED mainly manufacturing-oriented certification scheme hai — hospital ki NABH accreditation iske listed benefits mein saaf-saaf nahi likhi hai, isliye apni eligibility ZED portal par confirm karein.

- **Champion Services Sector Scheme (CSSS) — Ministry of AYUSH:** Medical Value Travel ke liye Central Sector Scheme, jisme private investors ko NCISM/NCH Act ke tehat recognised systems ke **Super Specialty Hospitals aur Day Care Centres** sthapit karne ke liye **interest subsidy** ke roop mein financial assistance di jati hai.<sup>[10]</sup>
- **CGTMSE — Collateral-Free Loan:** Nayi machinery, diagnostic tools ya recovery wards ke liye MSMEs CGTMSE guarantee cover ke through **bina collateral loan** le sakti hain; guarantee cover ki limit badhakar **₹5 crore tak** ki gayi hai — exact terms aur fees ke liye CGTMSE portal dekhein.<sup>[12]</sup>
- **Skilling Support:** Caregivers, nurses aur interpreters ki training ke liye Healthcare Sector Skill Council (HSSC) aur PMKVY jaise skilling routes available hain — yahi Goyal ke Point 1 se seedha judta hai.<sup>[2][13]</sup>

#### 4. Fayda Kaise Uthayein? (Actionable Steps)

- 1 **Pehle Accreditation:** NABH accreditation par kaam shuru karein — foreign patients ke liye NABH-accredited aur verified hospitals ki shart baar-baar dohrai gayi hai.<sup>[2][3]</sup>
- 2 **Portal Par List Karein:** Transparent treatment packages ke saath “Heal in India” gateway se judne ki taiyari karein.<sup>[2][10]</sup>
- 3 **MDA Ka Sahi Istemal:** Ministry of Tourism ki [official MDA guidelines](#) padhkar approved overseas events choose karein aur Africa, Middle East aur South-East Asia ke buyers se B2B network banayein.<sup>[8]</sup>
- 4 **Device Makers — BIS Se Baat Karein:** Agar aap medical device banate hain toh testing infrastructure ki requirement [BIS](#) ke saamne rakhein, kyunki Minister ne khud kaha hai ki demand aani chahiye.<sup>[7]</sup>
- 5 **Tier-2/Tier-3 Hospitality Ka Mauka:** Chhote shehron mein boutique hotel, homestay ya wellness centre chalane wale bade hospitals ke saath partner karke post-surgery recovery stay ka niche pakad sakte hain — expansion ka Point 5 isi taraf ishara karta hai.<sup>[6]</sup>
- 6 **Udyam Registration:** ZED, CGTMSE aur baaki MSME benefits ke liye [Udyam portal](#) par registration base requirement hai.

#### Sources & References (Verify Yourself)

Is document ke saare claims aur numbers neeche diye gaye public sources par based hain. Kripya khud bhi verify karein:

- 1 SEPC / Indian Missions — SANJEEVANI 2026, 7–9 September 2026, Bharat Mandapam, Pragati Maidan, New Delhi (event details): [servicesepc.org/sanjeevani](https://servicesepc.org/sanjeevani)
- 2 The Hans India — “Piyush Goyal floats 5-point plan to boost ecosystem to target 10 million medical value tourists” (full five points): [thehansindia.com](https://thehansindia.com)
- 3 Vajiram & Ravi Current Affairs — 10 million target, 3.5 million patients over seven years, NABH-only treatment condition (7 Sept 2026): [vajiramandravi.com](https://vajiramandravi.com)
- 4 NewsOnAir (Prasar Bharati, Govt. of India) — Goyal at Sanjeevani 2026 on medical value tourism, standards and ethics: [newsonair.gov.in](https://newsonair.gov.in)
- 5 Utkarsh Current Affairs — interpreters pool and quality/integrity emphasis in the five priorities: [utkarsh.com](https://utkarsh.com)
- 6 NewKerala / IANS wire — expansion beyond metropolitan cities (Point 5): [newkerala.com](https://newkerala.com)
- 7 The Pioneer — “Goyal promises 100% funding for medical device testing” (BIS to fund 100% of testing equipment; shared testing infrastructure): [dailypioneer.com](https://dailypioneer.com)

- 8 Lok Sabha / Rajya Sabha replies, Ministry of Tourism — MDA eligibility and assistance up to ₹2 lakh for approved overseas events: [tourism.gov.in](https://tourism.gov.in)
- 9 Ministry of Tourism, Lok Sabha USQ No. 377 (24.06.2019) — ₹10 lakh for publicity material and ₹25 lakh for promotion shows, both on 50:50 basis: [tourism.gov.in](https://tourism.gov.in) (PDF)
- 10 Parliament reply (eParlib) — AYUSH Champion Services Sector Scheme for Medical Value Travel (interest subsidy) and the “Heal in India” portal: [eparlib.nic.in](https://eparlib.nic.in)
- 11 MSME Sustainable (ZED) Certification Scheme — subsidy structure, ₹50,000 testing/certification support, ₹2 lakh handholding: [zed.msme.gov.in](https://zed.msme.gov.in) | [msme.gov.in](https://msme.gov.in)
- 12 CGTMSE — collateral-free credit guarantee cover for MSEs (limit raised to ₹5 crore); check current terms: [cgtmse.in](https://cgtmse.in)
- 13 Healthcare Sector Skill Council / PMKVY — skilling routes for caregivers and allied health workforce: [healthcare-ssc.in](https://healthcare-ssc.in)

### Contact for Assistance & Queries

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