

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 668
TO BE ANSWERED ON 25.07.2024

SCHEMES FOR MSMEs

668. SHRI GOVIND MAKTHAPPA KARJOL:

Will the MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the details and number of schemes being implemented by the Government for Micro, Small and Medium Enterprises (MSMEs) in Karnataka during last five years, district wise;
- (b) the details and the number of beneficiaries covered under different schemes during the last five years in Karnataka, District wise;
- (c) whether any step have been taken by the Government to encourage differently abled people; and
- (d) if so, the details thereof, State-wise including Karnataka and if not, the time by which it is likely to be taken?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI JITAN RAM MANJHI)

(a) & (b): The Government of India, Ministry of Micro, Small and Medium Enterprises (MSME) implements various schemes and programmes aimed at promotion and development of MSME Sector in the country including in the State of Karnataka. These schemes/ programmes include Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE), Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), Entrepreneurship Skill Development Programme (ESDP), Procurement and Marketing Support Scheme (PMSS), Raising and Accelerating MSME Performance (RAMP), International Cooperation scheme, Tool Rooms, Technology Centre System Programme (TCSP), National SC/ST Hub (NSSH), MSME Champions, etc.

Further, Government has taken a number of initiatives to support the MSME Sector in last five years. Some of them are:

- i. Collateral free loan up to a limit of Rs. 500 lakh (w.e.f. 01.04.23) to MSEs with guarantee coverage up to 85 % for various categories of loan through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) under Credit Guarantee Scheme.
- ii. Rs. 50,000 crore equity infusion through Self Reliant India Fund. This scheme has a provision for corpus of Rs.10,000 crore from Government of India.
- iii. New revised criteria for classification of MSMEs.
- iv. Registration of MSMEs through "Udyam Registration Portal" for Ease of Doing Business.

- v. No global tenders for procurement up to Rs. 200 crore.
- vi. Inclusion of retail and whole sale trades as MSMEs w.e.f. 02.07.2021.
- vii. Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- viii. Roll out of Raising and Accelerating MSME Performance (RAMP) programme with an outlay of Rs. 6,000 crore over 5 years.
- ix. Integration of Udyam Registration Portal with National Career Service (NCS) of Ministry of Labour & Employment and Skill India Digital of Ministry of Skill Development and Entrepreneurship. Registered MSMEs are enabled to reach out to trained manpower and capacity building.
- x. Under Vivad se Vishwas – I, relief by way of refund of 95% of the deducted performance security, bid security and liquidated damages was provided to MSMEs. Relief was also provided to MSMEs debarred for default in execution of contracts.
- xi. Launch of Udyam Assist Platform (UAP) to bring the Informal Micro Enterprises (IMEs) under the formal ambit for availing the benefit under Priority Sector Lending (PSL).
- xii. Launch of ‘PM Vishwakarma’ Scheme on 17.09.2023 to provide end to end holistic benefits to the traditional artisans and crafts people engaged in 18 trades.

The district-wise number of beneficiaries during the last five years in the state of Karnataka under the major schemes of the Ministry viz, PMEGP, CGTMSE and Udyam Registration, are given at Annexure-I, II, and III, respectively.

(c) & (d): The Ministry of MSME, through its various schemes, programmes, and policy initiatives, encourages micro, small and medium enterprises (MSMEs), including those owned by differently abled people across the country, including in the state of Karnataka. There is a separate provision for the differently abled in the schemes such as:

Under PMEGP, for beneficiaries belonging to Special Categories such as, Physically Handicapped, the Margin Money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of project is Rs. 50 lakhs in the manufacturing sector and Rs. 20 lakhs in the service sector. Also, own contribution of beneficiaries under Special Category including women is 5% and 10% for General Category beneficiaries.

As per the existing guidelines of National Award Scheme of Ministry of MSME, there is a provision of 2 National Awards to Entrepreneurs belonging to ‘Divyang’ Category with cash prize of Rs. 3 Lakhs, each along with Trophy and Certificate. In addition to it, under the Procurement and Marketing Support Scheme, 100% subsidy is provided on built space rent paid by units owned by Physically Handicapped Persons on the minimum stall size of the event for Micro and Small Enterprises in domestic trade fairs.

The State/UT-wise details of the number of beneficiaries during the last five years, including those in the state of Karnataka, under the PMEGP Scheme is given at Annexure-IV.

Annexure- I

Annexure referred to in reply to part (a) & (b) of the Lok Sabha Unstarred Question No. 668 for Answer on 25.07.2024

1. Performance of PMEGP in Karnataka during last 5 years i.e., from FY 2019-20 to FY 2023-24 in terms of No. of Units Assisted, Margin Money subsidy disbursed and Estimated Employment Generated:

S. No.	Financial Year	No. of Units Assisted	Margin Money Subsidy (Rs. in Cr)	Estimated Employment Generated
1	FY 2019-20	3,697	106.81	29,576
2	FY 2020-21	4,437	125.02	35,496
3	FY 2021-22	5,877	158.43	47,016
4	FY 2022-23	5,618	161.54	44,944
5	FY 2023-24	4,672	158.62	37,376

2. District wise performance of PMEGP in Karnataka during FY 2019-20 in terms of No. of Units Assisted, Margin Money subsidy and Estimated Employment Generated:

S.No.	District Name	Margin Money Subsidy (Rs. in Lakh)	No. of Units Assisted	Estimated Employment Generated
1	Bagalkot	366.79	168	1,344
2	Bangalore	1,182.43	288	2,304
3	Bangalore Rural	357.22	93	744
4	Bangalore Urban	-	-	-
5	Belgaum	692.90	278	2,224
6	Bellary	457.37	189	1,512
7	Bidar	151.47	79	632
8	Bijapur	445.67	205	1,640
9	Chamarajnar	123.12	68	544
10	Chikkballapur	265.11	82	656
11	Chikmagalur	210.62	69	552
12	Chitradurga	336.11	132	1,056
13	DakshinKannad	1,240.08	362	2,896
14	Davangere	312.06	90	720
15	Dharwad	137.43	88	704
16	Gadag	171.69	76	608
17	Gulbarga	92.02	52	416
18	Hassan	246.33	100	800
19	Haveri	250.67	121	968
20	Kodagu	210.24	74	592
21	Kolar	367.81	110	880
22	Koppal	124.91	60	480
23	Mandya	331.09	99	792
24	Mysore	510.99	158	1,264
25	Raichur	373.45	104	832
26	Ramanagara	200.58	57	456
27	Shimoga	538.56	153	1,224
28	Tumkur	167.77	62	496
29	Udupi	494.25	147	1,176
30	Uttara Kannada	228.16	74	592
31	Vijayanagara	-	-	-
32	Yadagiri	94.24	59	472
Grand Total		10,681.14	3,697	29,576

3. District wise performance of PMEGP in Karnataka during FY 2020-21 in terms of No. of Units Assisted, Margin Money subsidy disbursed and Estimated Employment Generated:

S. No.	District Name	Margin Money Subsidy (Rs. in Lakh)	No. of Units Assisted	Estimated Employment Generated
1	Bagalkot	639.63	216	1,728
2	Bangalore	881.25	208	1,664
3	Bangalore Rural	251.24	72	576
4	Bangalore Urban	-	-	-
5	Belgaum	1,517.04	571	4,568
6	Bellary	548.84	234	1,872
7	Bidar	117.48	60	480
8	Bijapur	1,245.17	392	3,136
9	Chamarajnagar	167.08	74	592
10	Chikkballapur	412.36	108	864
11	Chikmagalur	272.17	86	688
12	Chitradurga	189.85	83	664
13	DakshinKannad	1,011.31	328	2,624
14	Davangere	325.32	112	896
15	Dharwad	233.16	137	1,096
16	Gadag	155.54	78	624
17	Gulbarga	49.62	36	288
18	Hassan	248.24	104	832
19	Haveri	415.82	206	1,648
20	Kodagu	235.74	77	616
21	Kolar	248.18	82	656
22	Koppal	126.77	72	576
23	Mandya	354.12	109	872
24	Mysore	492.24	163	1,304
25	Raichur	159.91	62	496
26	Ramanagara	296.06	92	736
27	Shimoga	504.89	162	1,296
28	Tumkur	177.00	66	528
29	Udupi	679.19	206	1,648
30	Uttara Kannada	449.91	173	1,384
31	Vijayanagara	-	-	-
32	Yadagiri	99.13	68	544
Grand Total		12,502.46	4,437	35,496

4. District wise performance of PMEGP in Karnataka during FY 2021-22 in terms of No. of Units Assisted, Margin Money subsidy disbursed and Estimated Employment Generated:

S. No.	District Name	Margin Money Subsidy (Rs. in Lakh)	No. of Units Assisted	Estimated Employment Generated
1	Bagalkot	836.20	392	3,136
2	Bangalore	1,268.91	301	2,408
3	Bangalore Rural	412.62	101	808
4	Bangalore Urban	-	-	-
5	Belgaum	1,670.48	627	5,016
6	Bellary	620.00	343	2,744
7	Bidar	324.33	112	896
8	Bijapur	884.18	427	3,416
9	Chamarajnar	185.84	80	640
10	Chikkballapur	383.21	91	728
11	Chikmagalur	321.86	114	912
12	Chitradurga	321.07	88	704
13	DakshinKannad	1,420.10	438	3,504
14	Davangere	450.51	115	920
15	Dharwad	293.70	158	1,264
16	Gadag	255.17	109	872
17	Gulbarga	207.76	119	952
18	Hassan	332.92	130	1,040
19	Haveri	536.17	257	2,056
20	Kodagu	199.90	74	592
21	Kolar	205.12	55	440
22	Koppal	157.40	90	720
23	Mandya	471.88	147	1,176
24	Mysore	452.27	161	1,288
25	Raichur	312.23	118	944
26	Ramanagara	249.76	84	672
27	Shimoga	770.76	247	1,976
28	Tumkur	419.34	150	1,200
29	Udupi	960.50	315	2,520
30	Uttara Kannada	694.19	271	2,168
31	Vijayanagara	-	-	-
32	Yadagiri	224.98	163	1,304
Grand Total		15,843.36	5,877	47,016

5. District wise performance of PMEGP in Karnataka during FY 2022-23 in terms of No. of Units Assisted, Margin Money subsidy disbursed and Estimated Employment Generated:

S. No.	District Name	Margin Money Subsidy (Rs. in Lakh)	No. of Units Assisted	Estimated Employment Generated
1	Bagalkot	788.85	348	2,784
2	Bangalore	1,319.35	264	2,112
3	Bangalore Rural	322.14	82	656
4	Bangalore Urban	-	-	-
5	Belgaum	2,068.28	708	5,664
6	Bellary	680.47	348	2,784
7	Bidar	355.66	127	1,016
8	Bijapur	758.52	391	3,128
9	Chamarajnar	172.44	78	624
10	Chikkballapur	389.40	74	592
11	Chikmagalur	498.45	170	1,360
12	Chitradurga	346.50	114	912
13	DakshinKannad	1,148.22	331	2,648
14	Davangere	430.70	117	936
15	Dharwad	383.68	191	1,528
16	Gadag	245.16	94	752
17	Gulbarga	141.35	85	680
18	Hassan	422.59	139	1,112
19	Haveri	392.88	178	1,424
20	Kodagu	209.70	69	552
21	Kolar	283.74	96	768
22	Koppal	226.78	91	728
23	Mandya	433.49	122	976
24	Mysore	366.77	118	944
25	Raichur	247.99	86	688
26	Ramanagara	301.17	96	768
27	Shimoga	1,060.81	337	2,696
28	Tumkur	378.82	110	880
29	Udupi	982.45	319	2,552
30	Uttara Kannada	604.05	231	1,848
31	Vijayanagara	20.26	10	80
32	Yadagiri	173.74	94	752
Grand Total		16,154.42	5,618	44,944

6. District wise performance of PMEGP in Karnataka during FY 2023-24 in terms of No. of Units Assisted, Margin Money subsidy disbursed and Estimated Employment Generated:

S. No.	District Name	Margin Money Subsidy (Rs. in Lakh)	No. of Units Assisted	Estimated Employment Generated
1	Bagalkot	630.88	233	1,864
2	Bangalore	1,747.84	272	2,176
3	Bangalore Rural	604.52	113	904
4	Bangalore Urban	-	-	-
5	Belgaum	1,801.42	507	4,056
6	Bellary	431.20	221	1,768
7	Bidar	415.14	122	976
8	Bijapur	560.20	252	2,016
9	Chamarajnar	323.42	111	888
10	Chikkballapur	321.97	68	544
11	Chikmagalur	464.91	152	1,216
12	Chitradurga	193.44	69	552
13	DakshinKannad	1,394.64	362	2,896
14	Davangere	424.26	114	912
15	Dharwad	357.19	134	1,072
16	Gadag	224.07	78	624
17	Gulbarga	177.08	65	520
18	Hassan	312.16	91	728
19	Haveri	285.94	120	960
20	Kodagu	220.83	64	512
21	Kolar	266.60	68	544
22	Koppal	160.99	68	544
23	Mandya	392.59	99	792
24	Mysore	371.44	119	952
25	Raichur	285.17	76	608
26	Ramanagara	312.31	117	936
27	Shimoga	991.96	285	2,280
28	Tumkur	424.75	107	856
29	Udupi	1,024.52	291	2,328
30	Uttara Kannada	462.33	171	1,368
31	Vijayanagara	94.90	34	272
32	Yadagiri	183.80	89	712
Grand Total		15,862.49	4,672	37,376

Annexure referred to in reply to part (a) & (b) of the Lok Sabha Unstarred Question No. 668 for Answer on 25.07.2024

CGTMSE - KARNATAKA - GUARANTEE APPROVED											
Sr No	DISTRICT	Amt. (₹ Crore)									
		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24	
		No. of guarantees approved	Amount approved	No. of guarantees approved	Amount approved	No. of guarantees approved	Amount approved	No. of guarantees approved	Amount approved	No. of guarantees approved	Amount approved
1	BAGALKOT	9145	571	1601	89	2324	193	2679	401	11847	779
2	BELAGAVI	3112	166	2861	145	2835	245	4077	382	10736	620
3	BELLARY	1292	64	1423	54	844	63	1001	158	4488	338
4	BENGALURU (BANGALORE) RURAL	4737	577	2569	340	2565	634	2364	652	5578	936
5	BENGALURU (BANGALORE) URBAN	14993	1226	13169	1369	8985	1491	13777	3338	29649	5886
6	BIDAR	1318	45	667	21	664	35	533	49	2094	131
7	CHAMRAJNAGAR	295	8	246	7	206	12	214	20	966	53
8	CHICKMAGALUR	1206	45	883	31	797	48	1051	75	1983	129
9	CHIKKABALLAPURA	296	16	339	16	480	40	490	76	2134	122
10	CHITRADURGA	512	21	620	19	383	24	597	69	1595	94
11	DAKSHINA KANNADA	5581	270	4920	204	3489	233	5095	380	7715	670
12	DAVANGERE	1988	63	1217	49	739	56	765	100	2493	212
13	DHARWAD	2602	113	2045	91	1634	132	2528	223	5152	447
14	GADAG	1031	27	506	20	345	29	515	42	2179	97
15	HASSAN	1345	47	1065	35	934	60	1063	95	3350	217
16	HAVERI	954	41	648	33	443	35	835	83	3064	160
17	KALABURAGI	1153	47	1269	44	1307	56	1040	85	4296	255
18	KODAGU	787	22	742	24	513	34	1016	58	1871	122
19	KOLAR	693	38	862	41	671	60	677	93	2549	215
20	KOPPAL	536	14	432	15	316	24	394	45	1528	110
21	MANDYA	830	31	608	30	666	43	1206	87	3011	181
22	MYSORE	3261	139	2101	117	1592	154	2133	272	4209	551
23	RAICHUR	746	32	746	28	634	32	637	65	1817	156
24	RAMANAGARA	381	17	519	20	506	32	274	28	1318	115
25	SHIMOGA	2306	83	1557	68	1052	79	1756	145	3350	248
26	TUMKUR	1179	65	1046	60	1042	122	883	175	3106	284
27	UDUPI	2831	142	3060	127	2400	190	3054	233	5117	398
28	UTTARA KANNADA	1902	72	1870	72	1469	89	1680	132	5054	232
29	VIJAYAPURA	1256	57	1084	45	974	55	1180	115	2948	188
30	YADGIR	304	9	299	11	219	9	252	35	762	68
	Total	68572	4069	50974	3225	41028	4308	53766	7712	135959	14016

Annexure- III**Annexure referred to in reply to part (a) & (b) of the Lok Sabha Unstarred Question No. 668 for Answer on 25.07.2024**

District Wise Total & Divyang MSMEs Registered Under Udyam Since 01/07/2020 to 23/07/2024 for Karnataka State		
Sl. No.	District	Total MSMEs
1	BAGALKOT	37,545
2	BALLARI	38,124
3	BELAGAVI	1,13,318
4	BENGALURU (RURAL)	78,210
5	BENGALURU (URBAN)	4,17,507
6	BIDAR	28,044
7	CHAMARAJNAGAR	15,598
8	CHIKBALLAPUR	25,100
9	CHIKKAMAGALURU	23,565
10	CHITRADURGA	26,169
11	DAKSHIN KANNAD	63,406
12	DAVANGERE	36,949
13	DHARWAD	62,653
14	GADAG	21,331
15	HASSAN	39,375
16	HAVERI	30,709
17	KALABURAGI	34,945
18	KODAGU	12,603
19	KOLAR	28,766
20	KOPPAL	20,143
21	MANDYA	34,079
22	MYSURU	85,283
23	RAICHUR	27,456
24	RAMANAGARA	26,662
25	SHIVAMOGGA	43,602
26	TUMAKURU	54,467
27	UDUPI	38,455
28	UTTAR KANNAD	35,828
29	VIJAYANAGAR	10,306
30	VIJAYAPURA	39,250
31	YADGIR	15,957
Total		15,65,405

Annexure- IV

Annexure referred to in reply to part (c) & (d) of the Lok Sabha Unstarred Question No. 668 for Answer on 25.07.2024

PMEGP Performance during last 5 years in assisting differentially abled beneficiaries in setting up micro units

S. No	States / UTs	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25*
1	Andaman Nicobar	1	1	2	1		
2	Andhra Pradesh	21	10	15	15	19	4
3	Arunachal Pradesh			1			
4	Assam	7	5	11	5	2	
5	Bihar	18	10	8	22	23	4
6	Chhattisgarh	16	8	19	12	11	
7	Delhi	1					
8	Goa	1					
9	Gujarat	15	14	15	7	4	6
10	Haryana	10	13	8	7	6	
11	Himachal Pradesh	3	9	7		4	
12	Jammu Kashmir	16	13	33	17	13	4
13	Jharkhand	12	9	9	9	12	
14	Karnataka	45	39	45	35	18	
15	Kerala	15	16	13	14	19	1
16	Madhya Pradesh	7	18	47	34	23	
17	Maharashtra	34	23	29	32	20	1
18	Manipur		1	1			
19	Meghalaya		2	2			
20	Nagaland	3	2	2			
21	Odisha	29	42	55	34	32	
22	Puducherry	2	1	1	1	1	
23	Punjab	18	16	8	15	4	2
24	Rajasthan	15	10	11	5	4	1
25	Tamil Nadu	30	34	52	83	64	3
26	Telangana	13	22	15	15	8	2
27	Tripura	1		2			
28	Uttar Pradesh	51	60	56	58	50	8
29	Uttarakhand	12	9	8	7	5	
30	West Bengal	19	13	9	5	7	
	Total	415	400	484	433	349	36

* As on 24th July 2024