

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 836
TO BE ANSWERED ON 04.12.2025

**ENHANCING MSME COMPETITIVENESS, CREDIT ACCESS
AND REGIONAL SPREAD**

836. SHRI PRADYUT BORDOLOI:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether the Government has reviewed the MSME sector in terms of new registrations, credit linkage, job creation and regional spread, if so, the details thereof for the last five years and if not, the reasons therefor;
- (b) whether special schemes are being implemented to strengthen MSMEs in manufacturing, services, export-oriented units and food processing, if so, the details thereof and if not, the reasons therefor;
- (c) whether the Government has initiated measures to ensure easier access to credit, technology, and markets for MSMEs, including for SC/ST/Women entrepreneurs, if so, the details thereof and if not, the reasons therefor;
- (d) the details regarding the comprehensive performance and gap-analysis report of the Indian MSME sector, including policy recommendations that are to be implemented; and
- (e) whether the MSME sector in Assam is lacking behind compared to other states, the details thereof including the scope for improvement, reasons for lacking and measures taken by the Government to improve Assam's MSMEs?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SUSHRI SHOBHA KARANDLAJE)

(a) to (e): (I) A revised definition based on the twin criteria of investment and turnover, was adopted to define Micro, Small and Medium Enterprises (MSME) in 2020. Accordingly, for registration of enterprise having PAN Udyam Registration Portal (URP) was launched on 01.07.2020. To formalise Informal Micro Enterprises (IMEs) i.e. Enterprises, which are exempt from filing GST, Udyam Assist Platform (UAP), was launched on 11.01.2023. Since inception till 30.11.2025 the States/UTs-Wise details of the MSMEs registered and Employment reported by them on Udyam Portal are given at Annexure-I.

(II) Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing the Prime Minister's Employment Generation Programme (PMEGP). It is a central sector scheme generating employment opportunities primarily in rural areas by assisting prospective entrepreneurs in setting up new micro enterprises in the non-farm sector.

PMEGP assists General Category beneficiaries with Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special Categories such as Scheduled Castes, Scheduled Tribes, OBCs, Minorities, Women, Ex-servicemen, Physically Handicapped, Transgenders, beneficiaries belonging to Northeastern Region, Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and 25% in urban areas. Own contribution of beneficiaries under Special Category is 05% and 10% for General Category beneficiaries. The maximum cost of project is Rs. 50 lakhs in the manufacturing sector and Rs. 20 lakhs in the service sector. Own contribution of beneficiaries under Special Category is 05% and 10% for General Category beneficiaries.

Number of micro enterprises assisted, and estimated employment generated under PMEGP for last 5 years, i.e., FY 2020-21 to FY 2024-25:

Financial Year	No. of micro enterprises Assisted	Estimated Employment Generated
2020-21	74,415	5,95,320
2021-22	1,03,219	8,25,752
2022-23	85,167	6,81,336
2023-24	89,118	7,12,944
2024-25	59,708	4,77,664

(III) The major policy challenges for the MSMEs are formalization, access to credit, technological support, infrastructure development, access to market and ease of doing business. To strengthen and support the MSMEs in manufacturing and Service including export-oriented and food processing enterprises, various schemes for access to credit, technology and markets for MSMEs, including for SC/ST/Women entrepreneurs are being implementing across the country, including the State of Assam, some of the schemes are as under:

(i) Export Promotion Mission (EPM): In order to support MSME in the matters related to trade finance, export certifications, export logistics and access to overseas markets in an integrated and structured manner the Government has approved the Export Promotion Mission (EPM) as a comprehensive framework to strengthen the overall export ecosystem under EPM, support shall be provided through NIRYAT PROTSAHAN, which focuses on trade finance facilitation for MSME exporters, and NIRYAT DISHA, which shall provide non-financial support including export-quality and compliance assistance, market-access interventions, logistics facilitation, and export ecosystem-building measures.

(ii) Export Facilitation Centres (EFCs): The Ministry of Micro, Small and Medium Enterprises has established 65 Export Facilitation Centres (EFCs) across the country to provide MSMEs mentoring, handholding support and guidance for undertaking export of their products and services.

(iii) Credit Guarantee Scheme for Exporters (CGSE): This scheme supports exporters through Credit Guarantee support for additional collateral free 20% working capital limits.

(iv) Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs), collateral free loan up to a limit of Rs. 10 crore (w.e.f. 01.04.2025) to MSEs with guarantee coverage up to 90 % for various categories of loan is provided. Under CGS, 10% concession in guarantee fee is provided to the special categories of MSEs owned by SC/ST and women.

(v) Promotion of MSMEs in NEER & Sikkim: This scheme provides financial support to create or upgrade infrastructure and common facilities for MSMEs in the NEER including Assam to supplement manufacturing, testing, packaging, R&D, product & process innovations and skilling activities. This scheme extends support for setting up of new and modernization of existing Mini Technology Centers, development of new and existing Industrial Estates, development of Tourism Sector.

(vi) Public Procurement Policy: To increase women's participation, the Ministry of MSME vide notification no. S.O. 5670(E) dated 09.11.2018, had made it mandatory for all Central Government Ministries / Departments / CPSUs to procure at least 25.0 % of their annual procurement from MSEs, including 3.0% from MSEs owned by women entrepreneurs and 4.0 % from MSEs owned by SC/ST .

(vii) Procurement and Marketing Support (PMS) scheme of Ministry of MSME extends benefits for creating market access initiatives to MSEs for Participation of Individual MSEs in Trade Fairs / Exhibitions, organizing Domestic/ International Trade Fairs/Exhibition and participation in trade fairs/exhibitions, Vendor Development Program, adoption of Modern Packaging Technique, Adoption of Bar Code and Adoption of e-Commerce platform etc.

Annexure-I

Annexure referred to in reply to part (a) to (e) of Lok Sabha Unstarred Question no. 836 for answer on 04.12.2025.

Since inception till 30.11.2025 the States/UTs-Wise details of the MSMEs registered and Employment reported by them on Udyam Portal						
Sl. No.	States/UTs	Micro	Small	Medium	Total	Employment
1	Andaman and Nicobar Islands	20,694	155	3	20,852	3,33,403
2	Andhra Pradesh	36,30,939	16,816	958	36,48,713	1,89,66,180
3	Arunachal Pradesh	44,080	369	18	44,467	2,44,558
4	Assam	13,47,267	6,637	513	13,54,417	89,24,619
5	Bihar	38,56,660	11,878	575	38,69,113	1,52,85,008
6	Chandigarh	73,843	1,265	127	75,235	4,17,408
7	Chhattisgarh	12,34,808	8,304	712	12,43,824	41,34,657
8	Delhi	13,03,997	28,202	2,744	13,34,943	85,19,117
9	Goa	1,21,781	1,112	77	1,22,970	4,67,351
10	Gujarat	40,01,386	53,763	4,202	40,59,351	1,59,63,567
11	Haryana	18,24,950	22,914	1,756	18,49,620	89,08,666
12	Himachal Pradesh	3,17,958	2,554	204	3,20,716	13,79,541
13	Jammu and Kashmir	7,82,165	3,200	208	7,85,573	31,13,016
14	Jharkhand	14,28,261	5,854	354	14,34,469	57,20,707
15	Karnataka	46,41,054	31,270	2,287	46,74,611	2,53,47,649
16	Kerala	17,11,601	12,821	757	17,25,179	59,26,640
17	Ladakh	19,270	113	2	19,385	56,700
18	Lakshadweep	2,366	-	-	2,366	7,101
19	Madhya Pradesh	44,48,066	19,641	1,178	44,68,885	1,41,23,121
20	Maharashtra	93,48,934	73,987	6,827	94,29,748	3,20,58,248
21	Manipur	1,65,051	421	18	1,65,490	8,06,525
22	Meghalaya	65,132	406	33	65,571	3,31,915
23	Mizoram	48,732	212	7	48,951	2,58,963
24	Nagaland	69,488	176	16	69,680	2,98,676
25	Odisha	22,24,942	9,938	601	22,35,481	1,08,27,138
26	Puducherry	1,02,019	659	61	1,02,739	4,09,082
27	Punjab	19,81,345	16,797	1,226	19,99,368	89,18,607
28	Rajasthan	40,63,741	26,993	1,640	40,92,374	1,77,00,280
29	Sikkim	32,404	165	13	32,582	1,31,003
30	Tamil Nadu	57,44,441	39,043	2,811	5,786,295	2,99,45,213
31	Telangana	35,17,649	20,002	1,770	35,39,421	1,90,68,464
32	The Dadra & Nagar Haveli and Daman & Diu	32,244	912	134	33,290	2,73,832
33	Tripura	2,89,891	689	46	2,90,626	11,87,183
34	Uttar Pradesh	77,60,955	39,876	2,597	78,03,428	3,35,05,600
35	Uttarakhand	5,88,700	4,002	269	5,92,971	26,08,967
36	West Bengal	48,63,991	23,815	1,750	48,89,556	2,04,45,196
	Total:-	7,17,10,805	4,84,961	36,494	7,22,32,260	31,66,13,901