

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1052
TO BE ANSWERED ON 05.02.2026

DEVELOPMENT OF MSMEs SECTOR IN MAHARASHTRA

1052. SHRI ARVIND GANPAT SAWANT
SHRI SANJAY UTTAMRAO DESHMUKH:

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

- (a) the details of the current schemes and programmes being implemented by the Government to support Micro, Small and Medium Enterprises (MSMEs) in the Maharashtra including Washim-Yavatmal Lok Sabha Constituency;
- (b) the objectives, scope and targeted beneficiaries of these schemes;
- (c) the major initiatives currently under implementation for the development, competitiveness, technology upgradation and innovation in the MSME sector;
- (d) the total amount of funds disbursed to MSMEs and utilised in Maharashtra including Washim-Yavatmal Lok Sabha Constituency under concessional credit schemes during the last three years and the current year, year-wise;
- (e) whether any new proposals or schemes for providing additional support to the MSME Sector in Maharashtra, particularly for cluster development are under consideration; and
- (f) if so, the details thereof and the likely timeline for their implementation?

ANSWER

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

(a): Schemes of this Ministry are Central Sector Schemes where funds are not allotted State/UT-wise. The schemes implemented inter alia include Prime Minister's Employment Generation Programme (PMEGP), Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE), Self-Reliant India (SRI) Fund. Entrepreneurship and Skill Development Programme (ESDP) Scheme Benefits under these schemes are available to all eligible MSMEs throughout the country including in Washim-Yavatmal Lok Sabha Constituency of Maharashtra.

(b): The Objectives, scope and targeted beneficiaries of these schemes are:

- PMEGP: The Prime Minister's Employment Generation Programme (PMEGP) aims to generate sustainable self-employment opportunities by establishing micro-enterprises in both rural and urban areas. It focuses on fostering entrepreneurship, reducing migration from rural to urban areas, and increasing the income-earning capacity of traditional artisans and unemployed youth.

- Micro and Small Enterprises – Cluster Development Programme (MSE-CDP) across the country including Maharashtra. The objective of the scheme is to enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) for their holistic development adopting cluster approach through financial assistance as Government of India (GoI) grant for establishment of Common Facility Centres (CFCs) in the existing clusters and for establishment of new / up-gradation of existing Industrial Areas / Estates / Flatted Factory Complexes.
- Credit Guarantee Scheme (CGS): It is implemented through CGTMSE enabling access to institutional credit for MSEs without collateral.
- Self Reliant India (SRI) Fund: Provides equity support to viable MSMEs for scaling up and expansion.
- Entrepreneurship and Skill Development Programme (ESDP): Promotes entrepreneurship, self-employment, capacity building of MSMEs and entrepreneurial culture; targets youth, aspiring entrepreneurs and existing MSMEs.

(c): Key initiatives focusing development, competitiveness, technology upgradation and innovation in the MSME sector include:

1. Development and Digitalization:

- Udyam Registration & Udyam Assist Platform (UAP): Investment and turnover limits for classification of MSMEs has been revised with effect from 01-04-2025 upwards (2.5x and 2x respectively) to allow MSMEs to grow without losing benefits of the schemes of Government of India. As of 04/02/2026, over 7.62 crore MSMEs are registered, facilitating formalization and ease of doing business.
- PM Vishwakarma Scheme: Provides end-to-end support to 18 traditional trades, including collateral-free loans, skill training, and modern toolkits.
- SRI Fund: Provides equity funding to potential MSMEs to help them grow and expand. As on 31-12-2025, 69 daughter funds have been empanelled which have in turn assisted 693 MSMEs.

2. Enhancing Competitiveness:

- MSME-Competitive (LEAN) Scheme: Encourages MSMEs to adopt lean manufacturing practices to reduce waste, increase productivity, and improve quality.
- RAMP Scheme (Raising and Accelerating MSME Performance): A World Bank-supported program focused on upgrading technology, improving market access, and strengthening institution capacity.
- Public Procurement Policy: Mandates 25% annual procurement from MSEs by Central Ministries/CPSEs, including 4% from SC/ST and 3% from women-owned enterprises.
- Export Facilitation Centres (EFCs): 65 EFCs have been established to provide mentoring for enhancing export competitiveness.

3. Technology Upgradation and Innovation:

- MSME Innovative Scheme (Champions Scheme): Launched on March 10, 2022, this is a holistic approach merging Incubation, Design, and IPR verticals. It supports 500 young entrepreneurs with up to ₹15 lakh each for idea incubation through MSME Hackathons.

- MSME-Sustainable (ZED) Certification: Revamped to ZED 2.0 (Sept 2024), this scheme offers up to 20% reduction in certification costs to help MSMEs improve quality, productivity, and green compliance.
- Technology Centres (TCs) & Extension Centres (ECs): The Ministry of MSME has established 18 Technology Centres (TCs) and 15 new Technology Centres under TCSP are being established out of which 9 TCs have already been inaugurated & dedicated to the nation. Additionally, 20 new TCs & 100 Extension Centres (ECs) are being established under TCEC across India, Out of 100 Extension Centres (ECs) to be established under this scheme, 62 locations have been approved. Out of these 62 locations, ECs at Waluj and Solapur are approved locations. The EC-Waluj is operational and Solapur is approved recently on 16.12.2025. These centres support MSMEs through technology, skill development, advisory services and equipped with high end machines such as CNC 5 Axis, EDM, hydraulic press, injection moulding, VHT, etc, to enhance geographical reach. These centers offer specialized training, precision components, and tooling.
- MSE-GIFT (Green Investment for Financing Transformation): Focuses on helping MSMEs adopt green technology for sustainable manufacturing.

(d): As informed by Reserve Bank of India, the Funds disbursed to MSMEs under concessional credit schemes in Maharashtra by Scheduled Commercial Banks during the last three years are as under:

- 2022–23: Rs 3,26,353.90 crore
- 2023–24: Rs 4,38,730.12 crore
- 2024–25: Rs. 4,64,031.77 crore

(e) & (f): Ministry of MSME is implementing Micro and Small Enterprises – Cluster Development Programme (MSE-CDP) across the country including Maharashtra. MSE-CDP is a demand driven Central Sector Scheme, wherein, State Government sends proposals for establishment of Common Facility Centers (CFCs) and establishment/up-gradation of Infrastructure Development (ID) projects as per requirements in clusters. No new proposals for cluster development for MSME Sector in Maharashtra are under consideration.
