

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYASABHA**  
**UNSTARRED QUESTION No.1536**  
TO BE ANSWERED ON 05.08.2024

**ACCESS TO MSME SCHEMES**

1536. SHRI MANAS RANJAN MANGARAJ:

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

- (a) measures taken by Government to increase the reach of MSMEs to over 300 schemes being run for them in the country;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) whether Government has any plans to merge some MSME schemes to increase the coverage of MSMEs and reduce the application processes; and
- (d) if so, details thereof and if not, reasons therefor?

**ANSWER**

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

(a) to (d): Ministry of MSME implements various schemes and programmes for the promotion and development of MSME Sector in the country. Benefits under these schemes are available to all eligible MSMEs throughout the country.

The Government has taken a number of measures to boost the MSME sector in the country. Some of them are:

- i. Collateral free loan up to a limit of Rs. 500 lakh (w.e.f. 01.04.2023) 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 upto Rs.200 crore
- vi. Inclusion of retail and wholesale 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. Rollout 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.

: 2 :

- 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 craftspeople engaged in 18 trades.

Awareness about various schemes of the Ministry of MSME is appropriately spread to MSME across the country through, *inter alia*, print and electronic media, radio, outdoor publicity, conclaves and campaigns conducted by the Ministry and its organisations. Recently, the Government has also launched "Yashasvini" Campaign as a series of mass campaigns in various parts of the country to create awareness for women entrepreneurs.

\*\*\*