

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2338**  
**TO BE ANSWERED ON 16.12.2024**

**SCHEMES INTRODUCED BY GOVERNMENT TO MSMEs IN GOA**

2338.     SHRI SADANAND MHALU SHET TANAVADE:

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

- (a)     the schemes and initiatives introduced by Government specifically to support MSMEs in Goa since 2019, along with their objectives;
- (b)     the total financial assistance or incentives provided to MSMEs in Goa under various Government schemes since 2019;
- (c)     the number of MSMEs in Goa that have benefited from Government-funded skill development and training programs since 2019; and
- (d)     whether Government has conducted any impact assessment of its MSME support schemes in Goa, if so, the details and key findings thereof?

**ANSWER**

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

(a):     The Govt. of India, Ministry of Micro, Small and Medium Enterprises (MSME), implements various Central Sector schemes, programmes and initiatives aimed at promotion and development of MSME Sector in the country and thereby creating employment and economic Development of the Country including in the State of Goa. These schemes/ programmes include Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), PM Vishwakarma (PMV), Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) and Raising and Accelerating MSME Performance (RAMP), MSME Champions Scheme, etc.

The Government has taken a number of steps to enhance financial support, technology upgradation and access to market for the MSME sector in the country including in Goa, through various schemes, programmes and policy initiatives which help to create jobs. Some of the these are as follows:

- i.     New revised criteria for classification of MSMEs.
- ii.    "Udyam Registration" for MSMEs, for Ease of Doing Business w.e.f. 1.7.2020.
- iii.   Launch of Udyam Assist Platform on 11.1.2023 to bring Informal Micro Enterprises (IMEs) under the formal ambit for availing the benefits under Priority Sector Lending.
- iv.    To facilitate the flow of credit to the Micro and Small Enterprises, without the hassles of collateral and third party guarantee up to a maximum of Rs. 5 crore, Credit Guarantee Scheme for Micro and Small Enterprises has been implemented.

- v. A network of Technology Centres/Tool Rooms has been established by Government across the country to provide access to advance manufacturing technologies to MSMEs, and to impart training to youths in partnership with academia and industry.
- vi. Other initiatives to provide new and indigenous technologies to MSME include Green Investment and Financing for Transformation Scheme to help MSEs adopt green technology and Scheme for Promotion and Investment in Circular Economy to promote circularity among MSEs are under implementation.
- vii. Inclusion of Retail and Wholesale traders as MSMEs for the purpose of availing Priority Sector Lending benefits, w.e.f. 02.07.2021.
- viii. The Ministry of Micro, Small and Medium Enterprises implements the Public Procurement Policy for Micro and Small Enterprises Order, 2012 under the MSMED Act, 2006. The Policy mandates 25% annual procurement from Micro and Small Enterprises by Central Ministries/ Departments/ Central Public Sector Enterprises, including 4% from Micro and Small Enterprises owned by SC/ST entrepreneurs and 3% from Micro and Small Enterprises owned by women entrepreneurs.
- ix. The Ministry of MSME implements Procurement and Marketing Support Scheme for enhancing market access of Micro and Small Enterprises. The Scheme facilitates participation in National/International Trade Fairs/Exhibitions/MSME Expo, etc.
- x. The Ministry of Micro, Small and Medium Enterprises implements International Cooperation Scheme to encourage MSMEs to export their products and facilitates participation of MSMEs in international exhibitions/fairs/buyer-seller meets held abroad and organizes international conferences/seminars/workshops in India.
- xi. For Capacity Building of First Time Exporters (CBFTE), reimbursement is provided to new Micro and Small Enterprises which are exporters for costs incurred on Registration cum Membership Certification (RCMC) with Export Promotion Councils, Export Insurance Premium and Testing & Quality Certification for exports.
- xii. The Ministry has launched the MSME TEAM initiative under the RAMP Programme to proliferate and propagate e-commerce among MSMEs in India. The objectives of the MSME TEAM Initiative include formalization of MSMEs, Digitization and consequent enhancement in competitiveness, reduction in cost of doing business, expanding market reach of MSMEs.

(b): The details of MSMEs benefitted since 2019 under major Schemes of the Ministry are as under:

- (i) Under Prime Minister's Employment Generation Programme (PMEGP), general category beneficiaries can avail of margin money subsidy of 25% of the project cost in rural areas and 15% in urban areas. The number of Micro enterprises that have benefitted under PMEGP in Goa since 2019 are as under:

Financial Year	No of Units Assisted	Margin Money Disbursed (Rs. in Lakhs)
FY2019-20	90	244.34
FY2020-21	58	156.66
FY2021-22	87	298.18
FY2022-23	66	291.08
FY2023-24	68	322.70
FY2024-25*	20	87.91
Total	389	1,400.87

## (ii) Progress of CGTMSE scheme in Goa:

Financial Year	Number of Guarantees	Amount Rs. in Crore
2018-19	1,353	120
2019-20	2,594	183
2020-21	2,235	135
2021-22	2,218	174
2022-23	2,826	325
2023-24	4,947	611
2024-25 (Till Nov 30, 2024)	3,234	463
Cumulative Since Inception Till Nov 30, 2024	37,660	3,163

(iii) The total number of registered beneficiaries in PM Vishwakarma Scheme since its launch on 17.9.2023, as on 11.12.2024, is 17,359 artisans under 18 trades covered.

(iv) Under National Scheduled Caste Scheduled Tribe Hub (NSSH) scheme, so far 21 SC/ST, existing and aspiring beneficiaries, have availed various benefits under the NSSH scheme, out of which 1 beneficiary has participated in the capacity building training program.

(c): The detail of MSMEs benefitted in Goa by Entrepreneurship and Skill Development Programmes (ESDP) of the Ministry of MSME is as under:

Sl. NO	FY	No of Programme Conducted (In Goa)	Total Number of Beneficiaries (In Goa)
1.	2020-21	0	0
2.	2021-22	2	119
3.	2022-23	7	279
4.	2023-24	36	1510
5.	2024-25 (Till 06.12.2024)	11	522
Total		56	2430

(d): No Separate impact assessment of MSME support schemes has been conducted by the Ministry in Goa. Since inception of the Udyam Registration portal on 1.7.2020, as on 10.12.2024 as many as 99,554 MSMEs with an employment of 3,83,079 persons, have registered in Goa which includes Informal Micro Enterprises also. This indicates the positive impact of Schemes, programmes and initiatives taken by the government and Ministry of MSME.

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