

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION No.1864**  
**TO BE ANSWERED ON 17.03.2025**

**PROGRESS OF RAMP SCHEME**

1864. SHRI RAVI CHANDRA VADDIRAJU:

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

- (a) the current status of the Raising and Accelerating MSME Performance (RAMP) scheme, including the number of Micro, Small and Medium Enterprises (MSMEs) benefited so far;
- (b) whether the scheme has been effective in addressing delayed payments to MSMEs, if so, the details thereof;
- (c) the measures being taken to enhance the participation of State Governments, including the State of Telangana, in the implementation of the Scheme; and
- (d) the steps being taken to strengthen the receivable financing market for MSMEs under the Scheme?

**ANSWER**

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

(a): The Central Sector Scheme “Raising and Accelerating MSME Performance” (RAMP) was launched by Hon’ble Prime Minister on 30<sup>th</sup> June 2022. The major objective of the RAMP scheme is to enhance access of MSMEs to credit, market and technology. Towards this, the Ministry of MSME has on boarded all the 36 States/UTs to participate in the scheme. Of the 36 States/UTs, 34 States have submitted Strategic Investment Plans comprising of interventions for promotion of MSMEs in the State/UT. A grant of Rs.2966 Cr has been approved for these 34 States. Apart from the State/UT engagement, the Ministry has launched four new sub-schemes for the benefit of micro and small enterprises, to promote sustainability of micro and small, to encourage circular economy, to promote adopting of ecommerce and for speedy resolution of delayed payments. The RAMP programme targets to impact 5.55 lakh Micro, Small and Medium Enterprises (MSMEs) and as on March, 2025, 4.34 lakh MSMEs have been benefitted through the programme.

(b): RAMP supports the strengthening of the TReDS regime to address the issue of Delayed Payments. Various steps have been taken as enumerated in part (d).

(c): All States/UTs including Telangana have evinced keen interest in participating in the RAMP scheme. The Ministry of MSME has approved funding for various initiatives proposed by the States/UTs. The Ministry funds and assists the States/UTs in implementation of these initiatives. Regular monitoring of the activities is being carried out.

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(d): The following steps have been taken for strengthening the receivable financing market for MSMEs:

- a. The Ministry of MSME issued a Notification in November 2024, requiring companies with a turnover of more than Rs.250 crore to register on the Trade Receivables Discounting System (TReDS) platform.
- b. Under the aegis of RAMP, a Taskforce on TReDS has been constituted for strengthening the TReDS mechanism. The Taskforce has been instrumental in increased participation of Non-Banking Financial Companies on TReDS, introduction strengthening of the regulatory ecosystem of TReDS by way of inclusion of Central Public Sector Enterprises on TReDS. The Taskforce has also been instrumental in revision of MSME Form-1 to improve the reporting of overdue payments to MSMEs.
- c. The Reserve Bank of India has expanded the TReDS platforms by:
  - (i) permitting insurance companies to function as participants,
  - (ii) expanding the pool of financiers on the platforms,
  - (iii) enabling secondary market for Factoring Units,
  - (iv) permitted settlement of Factoring Units not discounted/financed
  - (v) allowed TReDS platforms to display details of bids placed for an Factoring Units (FU) to other bidders.
- d. The Ministry has organised 15 awareness campaigns for MSMEs and Non-Banking Financial Intermediary for on boarding and transacting on TReDS.

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