

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO.1682
TO BE ANSWERED ON: 04.08.2025

**GOVERNMENT SUPPORT FOR MSME GROWTH, MARKET
ACCESS, CREDIT FACILITATION**

1682. SMT. S. PHANGNON KONYAK:

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

- (a) measures Government is taking to enhance MSME's access to credit in Nagaland, given the State's economic reliance on these enterprises, specific schemes that are in place to address this;
- (b) manner in which Government is facilitating MSME's access to global markets from Nagaland;
- (c) existing the export potential for MSMEs of Nagaland and trade facilitation programs in place; and
- (d) manner in which the RAMP scheme is benefiting MSMEs in Nagaland, the RAMP scheme aims to enhance MSME performance, specific outcomes that have been achieved in Nagaland?

ANSWER

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

- (a): A number of measures have been taken by Government of India to enhance MSMEs access to credit in the country, including Nagaland. Some of them are:
- i. Credit Guarantee Scheme for Micro and Small Enterprises (MSEs), having provision of 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 category of loan.
 - ii. Prime Minister's Employment Generation Programme provides Margin Money subsidy upto 35%, for setting up of new micro enterprises, in the non-farm sector with project cost of Rs. 50 lakh and Rs. 20 lakh, for Manufacturing and Services enterprises, respectively.
 - iii. Special Credit Linked Capital Subsidy Scheme with a provision of 25% subsidy to SC/ST MSEs on institutional finance for procurement of Plant and Machinery/Equipment.
 - iv. PM Vishwakarma, launched on 17.09.2023 to provide end-to-end support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The Scheme includes provision of loans upto Rs. 3 lakh with interest subvention of 8%.
 - v. Self Reliant India (SRI) Fund has been set up to infuse Rs. 50,000 crore as equity funding in those MSMEs, which have the potential and viability to grow and become large units. Under this Fund, there is a provision of Rs. 10,000 crore from the Government of India and Rs. 40,000 crore through Private Equity/Venture Capital Funds.

(b) & (c): To facilitate access to global markets for MSMEs across the country, including Nagaland support is provided under International Cooperation Scheme of the Ministry, wherein financial assistance are provided on reimbursement basis to the eligible Central/State Government organizations and Industry Associations to facilitate participation of MSMEs in the international exhibitions/fairs/buyer-seller meets held abroad.

Ministry of Micro, Small and Medium Enterprises has developed a dedicated support system for export promotion in MSME Sector in the country by establishing 65 Export Facilitation Centres (EFCs) in its field organizations namely MSME-Development and Facilitation Offices, MSME Technology Centres and MSME Testing Centres, including 01 in Nagaland namely MSME- Development and Facilitation office, Dimapur.

(d): Raising and Accelerating MSME Performance (RAMP) scheme aims at strengthening Institutions and governance at the Centre and State-level, improving Centre-State linkages and partnerships, access to market and credit, addressing issues of delayed payments and greening of MSMEs and promoting guarantees to women entrepreneurs. It also aims to scale up implementation capacity and MSME coverage in the States, and enhance outreach of the existing schemes of the Ministry. An important component of the Scheme is preparation of Strategic Investment Plans (SIP) which include a plan for identification of key constraints and gaps, set milestones and project the required budgets for interventions in priority sectors, including renewable energy, rural & non-farm business, village and cottage industries, women enterprises etc.

Government of Nagaland signed the Letter of Undertaking (LoU) with the Ministry on 10th February 2023. The State submitted its SIP on 31st January 2024 and based on the recommendation of Strategic Investment Plan Evaluation Committee, 08 (Eight) projects amounting to Rs 52.02 Crore have been approved for Nagaland.
