

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 2816
TO BE ANSWERED ON: 18.08.2025

**FINANCIAL ASSISTANCE AND POLICY INCENTIVES
FOR MSME UNDER TRIPURA**

2816. SHRI RAJIB BHATTACHARJEE:

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

- (a) whether Government is implementing any new policy to provide loans at lower interest rates and market facilities to strengthen the Micro, Small and Medium Enterprises (MSME) sector economically;
- (b) if so, whether MSME units in the State of Tripura are going to be particularly benefited from this policy; and
- (c) the details of loans and other assistance provided to the MSME sector in the State of Tripura over the last five years?

ANSWER

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

(a) & (b): To enhance the access to credit and market for MSMEs across the country including the state of Tripura, Government announced the following policy measures in Budget 2025:

- i. Credit guarantee cover has been increased for Micro and Small Enterprises (MSEs), under Credit Guarantee Scheme of the Ministry of MSME, from Rs. 5 Crore to Rs. 10 Crore, which has been given effect from 01.04.2025.
- ii. Government announced provisioning of customized Credit Cards with a limit of Rs.5 Lakh, for micro enterprises registered on Udyam Portal. As informed by Department of Financial Services, implementation of the Budget Announcement has been taken on hand.
- iii. Government announced to set up Export Promotion Mission, to facilitate easy access to export credit, cross-border factoring support, and support to MSMEs to tackle non-tariff measures in overseas markets.

(c): Ministry of Micro, Small and Medium Enterprises (MSME) implements various schemes and programmes aimed at promotion and development of MSME Sector in the country, including the State of Tripura. These schemes/ programmes include Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE), Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), Entrepreneurship Skill Development Programme (ESDP), Procurement and Marketing Support Scheme (PMSS), Raising and Accelerating MSME Performance (RAMP), International Cooperation scheme, Tool Rooms, Technology Centre System Programme (TCSP), National SC/ST Hub (NSSH), MSME Champions, PM Vishwakarma etc. Further, the details of loans and other assistance provided to the MSME sector in the State of Tripura under major schemes of this Ministry over the last five years are as follows:

- (i) As per the data provided by RBI, the Credit outstanding to MSME sector by Scheduled Commercial Banks:

Credit outstanding to MSME sector by Scheduled Commercial Banks for the State of Tripura				
Year	Micro Enterprises	Small Enterprises	Medium Enterprises	Total
	Credit O/s (in ₹ crore)	Credit O/s (in ₹ crore)	Credit O/s (in ₹ crore)	Credit O/s (in ₹ crore)
2000-21	2418.38	652.55	45.76	3116.69
2021-22	1447.50	652.65	68.05	2168.20
2022-23	1583.71	671.60	85.04	2340.35
2023-24	2106.10	759.77	112.29	2978.15
2024-25	2531.51	1004.42	108.52	3644.44

- (ii) PMEGP performance:

PMEGP performance in the State of Tripura			
Year	No. of Units	Margin Money Disbursed (in ₹ Lakhs)	Estimated employment generated
2000-21	842	1829.57	6736
2021-22	958	2083.7	7664
2022-23	703	1689.01	5624
2023-24	588	1444.21	4704
2024-25	730	1861.41	5840

- (iii) The details of guarantees approved under CGS:

CGS- Guarantees Approved- Tripura		
Year	No. of Guarantees Approved	Amount of guarantees Approved (in ₹ crore)
2020-21	1,673	58
2021-22	2,020	115
2022-23	3,845	207
2023-24	6,523	381
2024-25	8,398	570
