

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 120**  
**TO BE ANSWER ON 01.12.2025**

**GROWTH OF MSME CLUSTERS IN THE STATE OF MAHARASHTRA**

120. DR. MEDHA VISHRAM KULKARNI:

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

- (a) whether new Micro, Small and Medium Enterprises (MSME) clusters have been approved in Pune, Nashik, Aurangabad and Kolhapur;
- (b) the number of enterprises benefitted through credit-linked capital subsidy schemes;
- (c) the steps taken to promote women entrepreneurs; and
- (d) the measures adopted to digitalise MSME operations?

**ANSWER**

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

(a): Total 17 numbers of Common Facility Centers (CFCs) projects under Micro and Small Enterprises Cluster Development Programme (MSE-CDP) have been approved in Pune, Nashik, Aurangabad and Kolhapur since the inception of the scheme as annexed.

(b): **The Credit linked Capital Subsidy (CLCS) Scheme** was launched in the year 2000 and was in operation till 31.03.2020. A total of 87,989 units were benefitted with total capital subsidy released thereof of Rs. 5685.87 crore. Applications under the scheme was invited through digital mode.

**Prime Minister's Employment Generation Programme (PMEGP)** is a credit-linked subsidy scheme to promote micro-enterprises in rural and urban areas. It provides government subsidy on bank loans for setting up new ventures in the non-farm sector. The scheme is administered by the Ministry of Micro, Small and Medium Enterprises (MSME) and implemented by the Khadi and Village Industries Commission (KVIC).

Detail of number of micro enterprises assisted under Prime Minister's Employment Generation Programme (PMEGP) across India and in Maharashtra State during FY 2024-25 is as under:

All India			Maharashtra		
No. of Projects	Margin Money Subsidy disbursed (₹ in crore)	Estimated Employment	No. of Projects	Margin Money Subsidy disbursed (₹ in crore)	Estimated Employment
59708	2200.00	656788	1857	10501.83	20427

(c): The Government has taken a number of initiatives to increase the participation of women entrepreneurs as given below:

- i. Special drives for registration of women-owned MSMEs.

- ii. To benefit women entrepreneurs, the Public Procurement Policy was amended in 2018 mandating Central Ministries/Departments/Undertaking to procure at least 3% of their annual procurement from women entrepreneurs.
  - iii. To support Women Entrepreneurs under Credit Guarantee Scheme for Micro and Small Enterprises (MSEs), 10% concession is given in annual Guarantee fees; 90% Guarantee coverage is given to women-owned MSEs, as against the 75% for other entrepreneurs.
  - iv. The Ministry of MSME implements Prime Minister Employment Generation Programme, which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youth. Under the Scheme, the subsidy rate for general category beneficiaries is 15% in urban areas and 25% in rural areas. For special category beneficiaries, including SC/ST/OBC/Minorities, Women, Ex-servicemen, Physically Handicapped, and those in NER, Hill, and Border areas, the subsidy is 25% in urban areas and 35% in rural areas.
  - v. Participation of women entrepreneurs in trade fairs under Procurement and Marketing Support Scheme is subsidized 100% vis-a-vis 80% for other entrepreneurs.
  - vi. To encourage entrepreneurship among women, Ministry of MSME implements 'Skill Upgradation and Mahila Coir Yojana' under Coir Vikas Yojana, which is an exclusive training programme aimed at skill development of women artisans engaged in the Coir sector.
  - vii. The Ministry of MSME launched the 'Yashasvini Campaign on 27.06.2024. The objective of the Campaign is to empower women entrepreneurs across India through various schemes on formalization, access to credit capacity building and mentorship through awareness generation about these schemes.
  - viii. 100% subsidy for Women owned MSMEs on cost of ZED certification.
  - ix. Organized Idea Hackathon 3.0 particularly for Women under Incubation component of MSME Innovative Scheme.
  - x. Additional 5% GOI contribution towards the Implementation cost for Women owned MSMEs under MSME Competitive (LEAN) Scheme.
- (d): Some of the initiatives of Ministry of MSME for digitalization, financing and sustainability are udyam registration , MSME SAMBANDH, Micro and Small Enterprises- Green Investment and Financing for Transformation Scheme (MSE-GIFT Scheme), Micro and Small Enterprises Scheme for Promotion and Investment in Circular Economy (MSE-SPICE Scheme), MSME Sustainable ZED Certification Scheme, Prime Minister Employment Generation Programme (PMEGP), MSME SAMADHAAN, Micro and Small Enterprises – Cluster Development Programme (MSE-CDP) etc. The National Single Window System (NSWS) is a digital platform which guides in identifying and applying for approvals according to business requirements.

The Ministry of MSME has developed an online Dispute Resolution (ODR) Portal to help Micro and Small Enterprises (MSEs) to resolve delayed payment disputes quickly and cost-effectively.

\*\*\*\*\*

**Annexure**

**Annexure referred to in reply to part (a) of the Rajya Sabha Unstarred Question No.120 for answer on 01.12.2025.**

<b>S. No.</b>	<b>Name of the Cluster</b>	<b>Name of District</b>
1.	Printing Cluster, Chikalthana, Aurangabad	Aurangabad
2.	Rubber Cluster, Pune	Pune
3.	Auto Component Cluster, Waluj	Aurangabad
4.	Hi-Tech Engineering Cluster	Kolhapur
5.	Food Processing (Fruit) Cluster, Sillod	Aurangabad
6.	Engineering Cluster, Bhosari	Pune
7.	Furniture Cluster, Aurangabad	Aurangabad
8.	Printing and Packaging Cluster, Hadpsar	Pune
9.	Advance Metallic Coating Cluster, Pune	Pune
10.	Textile Fashion Printing Cluster, Kagal	Kolhapur
11.	Digital Image & Print Pack Cluster, Shikrapur	Pune
12.	Cotton Fabric Cluster, Hatkanangle, Kolhapur	Kolhapur
13.	Garment Cluster, Ichalkaranji,	Kolhapur
14.	Engineering and Auto Component Cluster, Yadrav, Kolhapur	Kolhapur
15.	Textile Cluster, Malegaon	Nasik
16.	General Engg. Cluster, Bhosari	Pune
17.	Precision Metatech Tools Cluster, Bhosari	Pune