

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1699
TO BE ANSWERED ON 15.12.2025

DELOITTE INDIA ASSESSMENT ON MSMEs

1699. SHRI S R SIVALINGAM:

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

- (a) whether Government has examined the findings of the Deloitte India assessment highlighting structural challenges faced by Micro, Small and Medium Enterprises (MSME) including limited access to formal credit, low productivity levels and the productivity gap between Indian enterprises and those in OECD economies, if so, the details thereof, and if not, the reasons therefor;
- (b) steps Government proposes for improving formal-credit access, strengthening competitiveness and enhancing productivity of MSME; and
- (c) the measures Government intends for accelerating digital-enablement efforts, supporting technology adoption and reducing the productivity gap with large enterprises?

ANSWER

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

(a) to (c): The Government of India has taken a number of initiatives and measures for improving formal-credit access, technology adoption, strengthening competitiveness and enhancing productivity of Micro, Small and Medium Enterprises (MSMEs). Some of them are:-

- i. Ministry of MSME implements Credit Guarantee Scheme (CGS) for MSEs through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for loans upto Rs 10 crore extended to new as well as existing MSEs without collateral security and third-party guarantee.
- ii. Self-Reliant India (SRI) Fund has been set up to infuse Rs. 50,000 crore as equity funding in MSMEs with a provision of Rs. 10,000 crore from the Government of India and Rs. 40,000 crore through Private Equity/Venture Capital Funds.
- iii. Prime Minister's Employment Generation Programme provides Margin Money subsidy up to 35%, for setting up of new micro enterprises, in the non-farm sector with project cost of Rs. 50 lakh for Manufacturing and Rs. 20 lakh for Services enterprises.
- iv. PM Vishwakarma Scheme was launched on 17.09.2023 to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The Scheme includes provision of loans up to Rs.3 lakh with interest subvention of max up to 8%.

- v. Ministry of MSME implements MSME Champions scheme with a Holistic Approach to unify, synergize, and converge various schemes and Interventions with a single purpose. The end objective is to pick up enterprises and modernize their processes, reduce wastages, sharpen business competitiveness, and facilitate their National and Global reach and excellence. There are 3 components under the MSME Champions scheme which includes MSME-Sustainable (ZED) Certification Scheme, MSME-Competitive (Lean) Scheme, MSME-Innovative (Incubation, Design & IPR) Scheme.
- vi. RBI issued guidelines for Trade Receivables Discounting System (TReDS) to facilitates the financing of trade receivables of MSMEs from corporate and other buyers, including Government Departments and Public Sector Undertakings (PSUs) through multiple financiers electronically.
- vii. Ministry of MSME is implementing various schemes in order to promote technology upgradation in MSMEs sector, which inter-alia include MSE-Cluster Development Programme (Common Facility Centres), Tool Rooms / Technology Centres, Micro and Small Enterprises (MSE) - Green Investment Financing for Transformation (GIFT) Scheme and MSME Champions Scheme
