

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1711
TO BE ANSWERED ON: 15.12.2025

REVIVAL OF MSMEs IN PUDUCHERRY

1711. SHRI S. SELVAGANABATHY:

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

- (a) whether Government has provided any financial assistance for the revival of Micro, Small and Medium Enterprises (MSMEs) in the Union Territory of Puducherry;
- (b) if so, the details thereof and the funds allocated during the last three years; and
- (c) the measures taken or to be taken by Government to protect the interests of the both employer and employees of MSME sector?

ANSWER

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

(a) & (b): The Government of India has taken a number of initiatives to provide financial assistance for revival of Micro, Small and Medium Enterprises (MSMEs) in the country, including the Union Territory of Puducherry. Some of them are:

- i. Emergency Credit Line Guarantee Scheme (ECLGS) launched for businesses, including MSMEs with a provision to provide a cover for Credit Guarantee to the tune of Rs 5 lakh crore. The scheme was operational till 31.03.2023.
- ii. Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for loans upto Rs 10 crore extended to MSEs.
- iii. 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.
- iv. Prime Minister's Employment Generation Programme (PMEGP) 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.
- v. 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%.

Details of the financial assistance to MSMEs under ECLGS, PMEGP and CGS for MSEs for the Union Territory of Puducherry are at **Annexure-I**.

(c): Government of India has taken several measures to provide support for employment. Some of them are as under:

- i. Ministry of MSME, through Khadi and Village Industries Commission, is implementing Prime Minister's Employment Generation Programme (PMEGP) for assisting entrepreneurs in setting up of new micro units in the non-farm sector. It aims to provide employment opportunities to traditional artisans/ rural and urban unemployed youth at their doorstep.

- ii. Pradhan Mantri Mudra Yojana (PMMY) was launched by the Government for facilitating self-employment. Under PMMY, collateral free loans upto Rs. 20 lakh, are extended to micro/small business enterprises and to individuals to enable them to setup or expand their business activities.
 - iii. (a) Adoption of dual criteria-based definition of MSMEs on 26.06.2020 to widen the ambit of the MSME sector has been done by Ministry of MSME.
- (b): Launch of Udyam Portal on 01.07.2020 to facilitate ease of registration for MSME. As on 11.12.2025, a total of 7.28 crore MSMEs with an employment of over 31.92 crore, have registered on Udyam Portal.
- (c): Udyam Shakti Portal was launched on 29th June, 2022 for integration of Udyam portal with portals of other Ministries/Departments & State Governments with the objective of convergence and coordinated response.
- i. Aatmanirbhar Bharat Rojgar Yojana (ABRY) has been launched on 1st October, 2020 to incentivize employers for creation of new employment and restoration of loss of employment during Covid-19 pandemic.
 - ii. The Government is implementing Prime Minister Street Vendor's Aatmanirbhar Nidhi (PM SVANidhi Scheme) since June 01, 2020 to facilitate collateral free working capital loan to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic.
 - iii. PM Gati Shakti is a transformative approach for economic growth and sustainable development. The approach is driven by seven engines, namely, Roads, Railways, Airports, Ports, Mass Transport, Waterways and Logistics Infrastructure. This approach is powered by Clean Energy and Sabka Prayas leading to huge job and entrepreneurial opportunities for all.
 - iv. The Government of India is encouraging various projects involving substantial investment and public expenditure on schemes like Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pt. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Deen Dayal Antodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) etc. for employment generation.

Annexure I

Annexure referred to in reply to part (a) & (b) of Rajya Sabha Unstarred Question No. 1711 for answer on 15.12.2025.

Scheme wise details of financial assistance during the last three year in Union Territory of Puducherry are as under:

| PMEGP- Puducherry | | |
|--------------------------|------------------------------|--------------------------------------------------------------|
| FY | No. of Units Assisted | Margin Money (MM) Subsidy disbursed (Rs. in lakh) |
| 2022-23 | 25 | 65.56 |
| 2023-24 | 30 | 97.44 |
| 2024-25 | 38 | 111.19 |

| CGS – Guarantees Approved- Puducherry | | |
|----------------------------------------------|-----------------------------------|-----------------------------------------------------|
| F.Y. | No. of Guarantees Approved | Amt. of Guarantees approved in Rs. Crore |
| 2022-23 | 1,087 | 107.18 |
| 2023-24 | 2,418 | 232.69 |
| 2024-25 | 4,471 | 331.65 |

| Emergency Credit Line Guarantee Scheme (ECLGS)- Puducherry | | |
|-------------------------------------------------------------------|----------------------------------------------|-----------------------------------------|
| F.Y. | No. of guarantees issues to MSMEs | Amount guaranteed (in Rs. Crore) |
| 2022-23 | 480 | 33.04 |
| 2023-24 | Scheme was in operation till 31.03.2023 | |
| 2024-25 | | |