

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 3466
TO BE ANSWERED ON: 23.03.2026

**UDYAM ASSIST PLATFORM AND FORMALIZATION OF
INFORMAL ENTERPRISES IN PATNA**

3466. SHRI AKHILESH PRASAD SINGH:

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

- (a) The number of informal micro-enterprises in Patna registered under the Udyam Assist Platform since its launch in 2023;
- (b) whether such enterprises have gained access to formal credit and Government procurement opportunities;
- (c) the financial assistance provided under CGTMSE and other schemes to these units; and
- (d) the steps taken to improve awareness, digital literacy and cluster-based support for small businesses in the State of Bihar?

ANSWER

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

(a) to (c): The Ministry of MSME in association with Small Industries Development Bank of India has launched Udyam Assist Platform on 11.01.2023, for bringing Informal Micro Enterprises (IMEs) into the formal ambit. This has helped the registered IMEs to avail the benefits of Priority Sector Lending. The number of informal micro-enterprises in Patna registered under the Udyam Assist Platform since its launch in 2023 till 28/02/2026 are 1,71,774.

Once an enterprise is registered and formalized, it becomes eligible to avail the benefits of various schemes and initiatives of the Ministry of MSME, subject to meeting the guidelines and the eligibility criteria. A number of Schemes to support such enterprises in accessing formal credit have been launched, which inter alia include, Prime Minister's Employment Generation Programme for setting up of new micro enterprises in the non-farm sector by providing Margin Money subsidy on the Bank loan, Credit Guarantee Scheme for collateral free loans upto Rs 20 Lakh for IMEs, PM Vishwakarma Yojana, Mudra Loan, etc.

To facilitate unsecured affordable credit flow to Informal Micro Enterprise (IMEs), which are exempted from GST regime, for their composite requirement, special provision under Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) has been made i.e. Credit facility up to ₹20 lakh is guaranteed with extent of coverage of 85%.

CGS - Guarantees approved – IMEs in Patna		
Duration	No. of guarantees approved	Amount approved (in Rs. Crore)
Since inception on 14.02.2024 till 28.02.2026	8,091	109.98

(d): Ministry of MSME implements Micro and Small Enterprises Cluster Development Programme (MSE-CDP). The scheme was launched in the year 2003 with the objective to enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) by extending financial assistance for establishment of Common Facility Centers (CFCs) and creation and up-gradation of industrial estates. Establishment of Flatted Factory Complexes is also supported under the scheme. There are 05 projects under MSE-CDP approved in the State of Bihar, which includes 01-CFC (Completed) & 04-Industrial Estate (Ongoing) Projects.
