

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 4090
TO BE ANSWERED ON 30.03.2026

INSTITUTIONAL CREDIT FOR NEWLY REGISTERED MSMEs

4090. SHRI KESRIDEVSINH JHALA:
SHRI LAHAR SINGH SIROYA:
DR. KALPANA SAINI:
SHRI NARHARI AMIN:
SHRI RYAGA KRISHNAIAH:
SMT. REKHA SHARMA:

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

- (a) whether Government has undertaken any recent assessment of the growth in the number of enterprises registered on the Udyam and Udyam Assist platforms, particularly with regard to the formalisation of micro and small enterprises across the country;
- (b) if so, the details thereof including the total number of enterprises registered so far, State-wise;
- (c) whether Government has introduced any additional measures to facilitate easier access to institutional credit for newly registered Micro, Small and Medium Enterprise (MSMEs), particularly through digital lending platforms and credit guarantee mechanisms; and
- (d) if so, the details thereof?

ANSWER

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

(a) and (b): A revised definition based on the composite criteria of investment and turnover, was adopted to classify Micro, Small and Medium Enterprises (MSMEs) in 2020. For registration of MSMEs, Udyam Registration Portal (URP) was launched on 01.07.2020. Further, to formalise Informal Micro Enterprises (IMEs), Udyam Assist Platform (UAP) was launched on 11.01.2023. Since the adoption of the revised classification criteria of MSMEs on 01.07.2020, over 7.83 crore enterprises have registered on URP and UAP as of 28.02.2026. The State-wise details of the total MSMEs registered are at **Annexure-I**.

As per URP, the cumulative number of enterprises registered at the end of the Financial Year 2021-22, 2022-23, 2023-24, 2024-25 and 2025-26 (till 28.02.2026) is 0.79 Crore, 1.64 Crore, 4.12 Crore, 6.19 Crore and 7.83 Crore respectively, indicates the growth trend of the registered enterprises on URP.

(c) and (d): Government supplements the efforts of the State/UT Governments through various schemes, programmes and policy initiatives for development and promotion of MSMEs including semi-urban and rural regions. To facilitate access to institutional credit for registered MSMEs, including newly registered enterprises, various initiatives such as Prime Minister's Employment Generation Programme, Credit Guarantee Scheme for Micro and Small Enterprises, Self-Reliant India Fund, PM Vishwakarma are in place.

Additionally, to strengthen MSME competitiveness through technology upgradation and digital adoption, Ministry of MSME implements schemes such as MSME Champions scheme comprising of MSME-Sustainable (ZED) Certification Scheme, MSME-Competitive (Lean) Scheme, MSME-Innovative {Incubation, Design and Intellectual Property Rights(IPR)} Scheme, 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), Trade Enablement and Marketing (TEAM) Initiative etc.

In Budget Announcement 2026-27, to facilitate easier access to institutional credit for registered MSMEs, including through digital lending platforms the following additional measures have been announced:

- i. Mandate TReDS as the settlement platform for all purchases from MSMEs by CPSEs, setting a benchmark for other Corporate.
- ii. Introduce CGTMSE-backed credit guarantee support for invoice discounting on TReDS platform.
- iii. Integrate GeM with TReDS to enable information-sharing with financiers on government MSME purchases, facilitating faster and cheaper credit.
- iv. Introduce TReDS receivables as asset-backed securities to deepen the secondary market, improve liquidity, and speed up settlements.

Further to increase awareness among MSMEs, awareness programmes are conducted by field offices of Ministry of MSME, in coordination with MSME/ Industry Departments of States/UTs concerned and other MSME stakeholders through physical workshops, social media, print media & electronic media for creating wide publicity for increasing participation from all stakeholders.

Annexure-I

Annexure referred to in reply to part (a) and (b) of the Rajya Sabha Unstarred Question no. 4090 for answer on 30.03.2026.

State-Wise details of Enterprises Registered on Udyam Registration Portal (URP) & Udyam Assist Platform (UAP) Since 01/07/2020 to 28/02/2026.		
Sl. No.	State	Total Registered MSMEs
1	Andaman and Nicobar Islands	22,212
2	Andhra Pradesh	3,928,602
3	Arunachal Pradesh	48,870
4	Assam	1,512,853
5	Bihar	4,273,285
6	Chandigarh	81,054
7	Chhattisgarh	1,348,345
8	Delhi	1,468,297
9	Goa	130,080
10	Gujarat	4,369,973
11	Haryana	2,018,439
12	Himachal Pradesh	343,104
13	Jammu And Kashmir	851,815
14	Jharkhand	1,558,451
15	Karnataka	4,991,314
16	Kerala	1,842,567
17	Ladakh	20,264
18	Lakshadweep	2,451
19	Madhya Pradesh	4,827,725
20	Maharashtra	10,144,478
21	Manipur	178,102
22	Meghalaya	74,087
23	Mizoram	52,518
24	Nagaland	74,746
25	Odisha	2,437,145
26	Puducherry	108,206
27	Punjab	2,137,630
28	Rajasthan	4,446,338
29	Sikkim	36,269
30	Tamil Nadu	6,227,609
31	Telangana	3,833,083
32	The Dadra & Nagar Haveli and Daman & Diu	35,889
33	Tripura	314,007
34	Uttar Pradesh	8,603,272
35	Uttarakhand	649,476
36	West Bengal	5,310,326
	Total:-	78,302,882

Source: Udyam Registration Portal