

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1376**  
**TO BE ANSWERED ON 09.02.2023**

**PROMOTION OF ENTREPRENEURS IN MSME SECTOR IN LADAKH**

1376. SHRI JAMYANG TSERING NAMGYAL:

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

- (a) the progress of the Micro, Small and Medium Enterprises (MSMEs) in Ladakh in terms of financial allocation the number of beneficiaries under MSMEs who have got the training, types of skill upgrades to beneficiaries and ratio of women participation in entrepreneurship sector-wise;
- (b) the initiatives taken by the Government to promote entrepreneurs in MSME sector in Himalayan region particularly in Ladakh and the details of number of MSMEs functional in Ladakh, district-wise; and
- (c) whether the investment has been increased or decreased in the MSME sector during the last five years in Ladakh and if so, the details thereof?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a): The Government has taken a number of recent financial incentives for progress of Micro, Small and Medium Enterprises (MSMEs) in the country including Ladakh. Some of them are:

- (i) Credit Guarantee Scheme for Micro and Small Enterprises: The Ministry of MSME, Government of India is implementing Credit Guarantee Scheme for MSEs through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), for providing collateral free loan up to a limit of Rs. 200 lakh to MSEs with a guarantee coverage ranging from 75% to 85% for various categories of loans. Budget 2023-24, has announced the infusion of Rs. 9,000 crore in the corpus of CGTMSE, to enable additional credit of Rs. 2.00 lakh crore with a reduced cost of credit.
- (ii) The Emergency Credit Line Guarantee Scheme (ECLGS) was announced as part of the Aatmanirbhar Bharat Package in May, 2020 to support eligible MSMEs and other business enterprises to meet their operational liabilities and resume businesses in view of the distress caused by the COVID-19 crisis. This scheme covers all the sectors of the economy. Under this, 100% guarantee is provided to Member Lending Institutions (MLIs) in respect of the credit facility extended by them to eligible borrowers. The scheme is valid till 31.03.2023.
- (iii) The Ministry is implementing Entrepreneurship and Skill Development Programme (ESDP) with the objective to motivate young persons (Men & Women) representing different sections of the society including SC/ST/ Women, physically handicapped, Ex-servicemen and BPL persons to consider self employment or entrepreneurship as a career options. It is a Central Sector scheme which is implemented across country including Ladakh, without any state specific allocation. 105 no. of beneficiaries benefited from ESDP in the financial year 2019-20, of which 85% were women.

(b): The Government has taken a number of recent incentives to promote entrepreneurs in MSME sector in the country including Ladakh. Some of these include:

- i. Rs. 5.00 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs;
- ii. Rs. 50,000 crore equity infusion through Self Reliant India (SRI) Fund;
- iii. New revised criteria for classification of MSMEs;
- iv. No global tenders for procurement up to Rs. 200 crores;
- v. “Udyam Registration” for MSMEs, for Ease of Doing Business;
- vi. Launching of an online Portal “Champions” in June, 2020 to cover many aspects of e-governance including redressing grievances and handholding of MSMEs;
- vii. Inclusion of Retail and Wholesale traders as MSMEs;
- viii. Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- ix. Launch of Udyam Assist Platform on 11.01.2023 to bring Informal Micro Enterprises under the formal ambit for availing the benefit under Priority Sector Lending.
- x. Budget 2023-24 has announced the infusion of Rs. 9,000 crore in the corpus of Credit Guarantee Fund Trust for Micro & Small Enterprises to enable an additional credit of Rs. 2.00 lakh crore with reduced cost of credit.

The number of MSMEs currently functioning in Ladakh, district-wise is as under:

Sl. No.	Name of district	Registered MSME under Udyam registration, since inception as on 08.02.2023
1.	Kargil	1,762
2.	Leh Ladakh	3,692
Source: Udyam Registration Portal		

(c): On revision of criteria for classification of MSME “Udyam Registration Portal” for MSMEs was launched on 01.07.2020. As per data available on Udyam Registration Portal, the details of investment made in MSMEs in Ladakh, since 01.07.2020 to 08.02.2023 (year-wise) is as under:

Sl. No.	Financial year	Investment in Rs. crore
1.	2020-21 (01.07.2020 to 31.03.2021)	138.32
2.	2021-22	275.70
3.	2022-23 (as on 08.02.2023)	148.92
Source: Udyam Registration Portal		

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