

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
STARRED QUESTION NO. *245
TO BE ANSWERED ON 08.08.2024

SCHEMES AND PROGRAMMES UNDER MSME SECTOR

*245. SHRI ANURAG SINGH THAKUR:

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

- (a) the details of ongoing schemes, programmes and new proposals under the MSME sector in Himachal Pradesh, particularly in the Hamirpur district;
- (b) whether the Government provides opportunities for economic growth in organised and unorganised sectors based on regional and village-level potential and skills in Hamirpur;
- (c) if so, the details thereof and if not, the reasons therefor; and
- (d) the steps taken by the Government to foster women entrepreneurship in the said district?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI JITAN RAM MANJHI)

(a) to (d): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (d) OF THE LOK SABHA STARRED QUESTION No. *245 FOR ANSWER ON 08.08.2024

(a) to (c): The Government of India supplements the efforts of the State Governments through various initiatives. Ministry of MSME through its field offices network, implements various schemes/programmes for the promotion and development of Micro, Small and Medium Enterprises (MSMEs) across the country, including in the Hamirpur district of Himachal Pradesh which inter alia include Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE), Raising and Accelerating MSME Performance (RAMP), Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), Technology Centres (TCs), Technology Centre Systems Programme (TCSP). These schemes provide opportunities to MSMEs to grow economically as per regional and village-level potential and skills, in the country including in Hamirpur district, by inter alia facilitating easy credit access, market access, technological support and developing entrepreneurship and skills among the youth towards generating self-employment opportunities.

For the Himachal Pradesh, including Hamirpur district, the progress made under the major schemes are as under:

A. Prime Minister's Employment Generation Programme (PMEGP): Number of units assisted, loan sanctioned, Margin money subsidy disbursed and estimated employment generated in Himachal Pradesh during the last 2 years, is as follows:

FY	No. of Units Assisted	Loan Sanctioned (Rs. in crore)	MM Subsidy disbursed (Rs. in crore)	Estimated Employment Generated
2022-23	930	90.27	31.50	7,440
2023-24	974	107.63	36.48	7,792

Hamirpur district:

FY	No. of Units Assisted	Loan Sanctioned (Rs. in crore)	MM Subsidy disbursed (Rs. in crore)	Estimated Employment Generated
2022-23	48	3.16	1.07	384
2023-24	59	5.61	1.80	472

B. Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE): Number of guarantees approved and amount of credit guarantees in Himachal Pradesh during the last 2 years, is as follows:

FY	No. of guarantees approved	Amount of credit guarantees (Rs. in crore)
2022-23	14,898	1,275
2023-24	20,600	2,080

Hamirpur district:

FY	No. of guarantees approved	Amount of credit guarantees (Rs. in crore)
2022-23	1,573	78
2023-24	1,639	89

: 2 :

- C. Under the Raising and Accelerating MSME Performance (RAMP) Program, Rs.5 crore has been released for the preparation of the Strategic Investment Plan (SIP). Further, Rs.109.34 crore was approved on 13.03.2024 and first installment of Rs.43.736 crore has been released for implementation of projects under the SIP to Himachal Pradesh.
- D. Under Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), MSME clusters are supported by establishing Common Facility Centers (CFC) and Infrastructure Development (ID) projects. Presently, one CFC and 4 ID Projects are ongoing in the State of Himachal Pradesh.
- E. Under the Technology Centre Systems Programme (TCSP), Ministry of MSME, Government of India has setup a MSME Technology Centre (TC) at Baddi, Himachal Pradesh with an outlay of Rs.102 crore. The TC at Baddi was dedicated to the nation on 14.02.2024. The centre supports the MSME ecosystem through production, training, and consultancy, particularly in skilling and technological needs in the General Engineering sector.

The Government has taken a number of initiatives to support MSMEs, in the country, including in Hamirpur district of Himachal Pradesh. Some of these initiatives include:

- (i) Collateral free loan limit increased from Rs. 200 lakh to a Rs. 500 lakh (w.e.f. 01.04.23) for Micro and Small Enterprises(MSEs) with guarantee coverage up to 85% for various categories of loan through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) under Credit Guarantee Scheme.
- (ii) Rs. 50,000 crore equity infusion through Self Reliant India Fund. This scheme has a provision for corpus of Rs.10,000crore from Government of India.
- (iii) New revised criteria for classification of MSMEs.
- (iv) New registration of MSMEs through "Udyam Registration" for Ease of Doing Business.
- (v) No global tenders for procurement up to Rs. 200 crore.
- (vi) Inclusion of retail and whole sale trades as MSMEs w.e.f. 02.07.2021.
- (vii) Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- (viii) Roll out of Raising and Accelerating MSME Performance (RAMP) programme with an outlay of Rs. 6,000 crore over 5 years.
- (ix) Integration of Udyam Portal and National Career Service (NCS) of Ministry of Labour & Employment, as an outcome registered MSMEs are able to search for jobseekers on NCS.
- (x) Under Vivad se Vishwas – I, relief by way of refund of 95% of the deducted performance security, bid security and liquidated damages was provided to MSMEs. Relief was also provided to MSMEs debarred for default in execution of contracts.
- (xi) Launch of Udyam Assist Platform (UAP) to bring the Informal Micro Enterprises (IMEs) under the formal ambit for availing the benefit under Priority Sector Lending (PSL).
- (xii) Launch of 'PM Vishwakarma' Scheme on 17.09.2023 to provide benefits to the traditional artisans and craftspeople engaged in 18 trades.

(d): Government has taken a number of steps to foster MSMEs, including women entrepreneurs, across the country including in the Hamirpur district of Himachal Pradesh. Some of these steps include:

- (i) PMEGP is a major credit-linked subsidy program aimed at generating self-employment opportunities through establishment of micro enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youth. Under the Scheme, women are provided higher subsidy (35%) vis-a-vis non-special category (upto 25%).
- (ii) To support Women Entrepreneurs under Credit Guarantee Scheme for Micro & Small Enterprises, two provisions have been introduced for women entrepreneurs w.e.f. 01.12.2022. They are:
 - a. 10% concession in annual Guarantee fees; and
 - b. 10 % additional Guarantee coverage of up to 85%, as against the 75% for other entrepreneurs.
- (iii) To benefit women entrepreneurs, the Public Procurement Policy was amended in 2018, mandating Central Ministries/Departments/ CPSUs to procure at least 3% of their annual procurement from women entrepreneurs.
- (iv) Participation of women entrepreneurs in trade fairs under Procurement & Marketing Support Scheme is subsidized 100% vis-a-vis 80% for other entrepreneurs.
- (v) To encourage entrepreneurship among women, Ministry of MSME implements 'Skill Upgradation & Mahila Coir Yojana' under Coir Vikas Yojana, which is an exclusive training program aimed at skill development of women artisans engaged in the Coir sector.
- (vi) The enrolment of women artisans under 'PM Vishwakarma' Scheme, as of 05.08.2024, constitutes 75.45% of the total enrolments under the scheme.
- (vii) The Ministry of MSME launched an initiative called "Yashasvini" on 27.06.2024. This initiative aims to organize campaigns, focusing on Tier-II and Tier-III towns, to empower women entrepreneurs by building their capacity.
