

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1747
TO BE ANSWERED ON 01.08.2024

MSMEs EXPORTERS

1747. SHRI K C VENUGOPAL:

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

- (a) the details of the steps taken and the schemes implemented to ensure easy access to credit for the MSME sector;
- (b) whether the Government has any proposal for export capacity development programs to support MSMEs and if so, the details thereof;
- (c) whether the Government proposes to establish export facilitation and development centers at the district level and if so, the details thereof; and
- (d) whether the Government proposes to implement massive open export familiarization programme to support first-time MSME exporters and if so, the details thereof?

ANSWER

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

- (a): The Government has taken a number of steps to facilitate easy access to credit for the MSME sector in the country, through various schemes, programmes and policy initiatives. Some of the schemes implemented are as follows:
- i. To facilitate the flow of credit to the Micro and Small Enterprises, without the hassles of collateral and third party guarantee up to a maximum of Rs. 5 crore, Credit Guarantee Scheme for Micro and Small Enterprises has been implemented.
 - ii. Prime Minister Employment Generation Programme (PMEGP) is a major credit-linked subsidy program, aimed at generating self-employment for Micro Enterprises.
 - iii. Pradhan Mantri Mudra Yojana (PMMY) extends collateral free credit up to Rs.10 lakh.
 - iv. Stand-Up India (SUI) Scheme facilitates loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one women borrower per bank branch.
 - v. PM Vishwakarma Scheme envisages to provide end-to-end holistic support, including credit support to artisans and craftspeople in the 18 trades covered.
 - vi. Launch of Udyam Assist Platform on 11.01.2023 to bring Informal Micro Enterprises (IMEs) under the formal ambit of MSME.
 - vii. Inclusion of Retail and Wholesale traders as MSMEs for the purpose of availing Priority Sector Lending benefits, w.e.f. 02.07. 2021.

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(b) to (d): Ministry of MSME implements the International Cooperation (IC) Scheme. Under this Scheme, financial assistance is provided on reimbursement basis to the eligible Central / State Government organizations and Industry Associations to facilitate the participation of MSMEs in international exhibitions, fairs and buyer-seller meets held abroad. Further, organizing international conference, seminar and workshops in India are also included in the scheme. Additionally under the new component of IC Scheme, namely Capacity Building of First Time Exporters (CBFTE) launched in June 2022, reimbursement is provided to new Micro & Small Enterprises (MSEs) Exporters for costs incurred on Registration-cum-Membership Certification (RCMC), Export Insurance Premium and Testing & Quality certification for exports. These interventions under IC Scheme assist the exporters in the MSME sector to increase their access to international markets. Ministry of MSME has established 60 Export Facilitation Centers (EFCs) across the country with an aim to provide requisite mentoring and handholding to MSEs.

The Government has taken measures to promote exports from the districts under the District as Export Hub Initiative. Products/Services with export potential have been identified in the districts. An institutional mechanism has been set up in all States/UTs by forming the State Export Promotion Committee (SEPC) and District Export Promotion Committee (DEPC) at the District level. Under the initiative, District Export Action Plans detailing the existing bottlenecks in the supply chain and identifying possible interventions to mitigate the existing gaps are being prepared for all the districts. To encourage exports from the districts under "Districts as Export Hubs", DGFT through Regional Authorities has been engaging with States & Districts to conduct export promotion outreach events. This includes handholding sessions with exporters and export related awareness sessions.
