

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 1023**

TO BE ANSWERED ON MONDAY, 02/12/2024/ AGRAHAYANA 11, 1946 (SAKA)

**CREDIT SUPPORT TO MSMEs UNDER MUDRA SCHEME**

1023. DR. M P ABDUSSAMAD SAMADANI:

ADV GOWAAL KAGADA PADAVI:

SHRI RAJESH RANJAN:

DR. AMAR SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of applications received under the Mudra scheme along with the number of loans sanctioned during the last five years;
- (b) the steps taken by the Government to overcome bottlenecks and provide credit support to the MSMEs in the country;
- (c) the measures taken/being taken by the Government to support MSMEs to enhance their participation in international trade; and
- (d) whether the Mudra Scheme could be extended to support entrepreneurship in the value addition of the output from fisheries in the coastal belt?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

a) 29.58 crore loans have been sanctioned under Pradhan Mantri Mudra Yojana (PMMY) during the last five years i.e. from 01.04.2019 to 31.03.2024.

Details of applications received under Pradhan Mantri Mudra Yojana (PMMY) are not centrally maintained.

(b) The steps taken by the Government to overcome bottlenecks and provide credit support to the MSMEs in the country *inter-alia* include:

- (i) Revised criteria for classification of MSMEs to promote investment;

- (ii) Rs. 50,000 crore equity infusion to grow MSMEs through Self Reliant India Fund and guarantee cover to MSMEs through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE);
- (iii) No global tenders for procurement upto Rs. 200 crores;
- (iv) “Udyam Registration” for MSMEs;
- (v) Launch of an online Portal “Champions” in June, 2020 to cover various aspects of e-governance including redressing grievances and handholding of MSMEs;
- (vi) Non-tax benefits extended for 3 years in case of an upward change in the status of MSMEs and Rolling out of Raising and Accelerating MSME Performance (RAMP) programme with an outlay of Rs. 6,000 crore over 5 years ;
- (vii) Various other initiatives like:
  - a) Make in India Programme,
  - b) Promotion of Ease of Doing Business,
  - c) Improved availability of credit through MUDRA and Stand Up India Scheme.

Further, the following measures have been announced for MSME Sector in the Budget 2024-25:

- Credit Support to MSMEs during Stress Period;
- Enhanced scope for mandatory on boarding in TReDS ;
- New assessment model for MSME credit;
- Credit Guarantee Scheme for MSMEs in the Manufacturing Sector.

(c) Various measures taken by Government to support MSMEs to enhance their participation in international trade are:

- Establishment of Export Facilitation Centres (EFCs) , Enterprise Development Centres (EDCs) and Dak Ghar Niryat Kendra across the country to provide requisite mentoring and handholding support to MSEs in exporting their products and services to the foreign market;
- Implementation of International Cooperation Scheme for enhancing the marketability of products and services in the MSME sector ;
- Cluster Development Programme for enhancing productivity and competitiveness including capacity building of Micro and Small Enterprises (MSEs);
- Launching of District Export Hub initiative and One District One Product (ODOP) initiative.

(d) From FY 2016-17 onwards, activities allied to agriculture (which also includes pisciculture) and services supporting them which promote livelihood or are income generating were brought under the ambit of PMMY.

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