

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3296
TO BE ANSWERED ON 20.03.2025

FINANCIAL ASSISTANCE PROGRAMMES

3296. THIRU DAYANIDHI MARAN:

Will the MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the specific schemes and financial assistance programmes introduced for MSMEs in Tamil Nadu since 2019;
- (b) the funds disbursed to MSMEs in Tamil Nadu during the last five years;
- (c) the steps taken by the Government to develop MSME clusters and industrial parks in Tamil Nadu during the last five years;
- (d) the number of new MSME industrial estates or business incubators set up in Tamil Nadu during the last five years;
- (e) whether the Ministry has collaborated with the State Government of Tamil Nadu to improve infrastructure for MSMEs, if so, the details thereof;
- (f) the initiatives undertaken to promote technology adoption and digital transformation among MSMEs in Tamil Nadu; and
- (g) the number of MSME entrepreneurs in Tamil Nadu who have received skill development training under the Ministry's programmes since 2019?

ANSWER

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

(a): The Central Government supplements the efforts of the States/UTs through various schemes, programmes and policy initiatives for promotion, development of MSMEs in the country. The Government implements various Central Sector and demand driven schemes, programmes for MSMEs in the country including Tamil Nadu. These schemes/ programmes include Prime Minister's Employment Generation Programme, Credit Guarantee Scheme for Micro and Small Enterprises, PM Vishwakarma, Micro and Small Enterprises - Cluster Development Programme, Raising and Accelerating MSME Performance, MSME Champions Scheme, etc.

6,13,37,576 MSMEs are registered on Udyam Portal including Informal Micro Enterprises with an employment of 26,09,22,301 persons till 15.03.2025. Out of this, 49,64,549 MSMEs are registered in Tamil Nadu employing more than 2,59,22,629 persons.

The performance/achievements of some of the major schemes are as under:

- (i) Prime Minister's Employment Generation Programme (PMEGP) is a credit –linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youths. Margin Money subsidy ranging from 15% to 35% of project cost, for Projects upto Rs. 50 Lakh in manufacturing sector and Rs. 20 lakhs in the service sector, is provided. Under the scheme, Margin Money subsidy for general category beneficiaries is 25% in rural areas 15% in urban areas. For beneficiaries belonging to special categories, including women, Margin money subsidy is 35% in rural areas and 25% in urban areas.

: 2 :

PMEGP performance in Tamil Nadu in terms of no. of units assisted, margin money (MM) subsidy disbursed and estimated employment generated during the last 5 years is given below:

Financial Year	Number of Units Assisted	Margin Money Subsidy (Rs. Cr)	Estimated Employment Generated
2019-20	5,173	124.05	41,384
2020-21	5,188	138.82	41,504
2021-22	5,972	164.45	47,776
2022-23	6,140	178.92	49,120
2023-24	6,814	198.72	54,512

- (ii) Progress of Credit Guarantee Scheme for Micro and Small Enterprises in Tamil Nadu: The Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank of India (SIDBI) jointly instituted Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE) in the year 2000, to provide credit guarantee for the loans extended by Member Lending Institutions to Micro and Small Enterprises (MSEs) without collateral security and third-party guarantee. CGTMSE implements the Credit Guarantee Scheme (CGS) for MSEs.

CGTMSE – Overall Guarantee Approved – Tamil Nadu		
Duration	Number	Amount ₹ Crore
FY 2019-20	89,725	4,353
FY 2020-21	61,535	3,344
FY 2021-22	44,897	4,134
FY 2022-23	61,883	7,114
FY 2023-24	1,13,815	15,061
FY 2024-25 Till Feb 28, 2025	1,44,805	17,863
Cumulative since inception as on Feb 28, 2025	8,66,672	67,499

- (b): The Ministry of MSME implements Central Sector Schemes and funds are not allocated state-wise.
- (c) to (e): Ministry of MSME is implementing Micro and Small Enterprises Cluster Development Programme (MSE-CDP). Under MSE-CDP, there are two components i.e establishment of Common Facility Centres (CFCs) & establishment /up-gradation of infrastructure facilities in Industrial Estate/ Area/ Flatted Factory Complex. Two New Industrial Estates under MSE-CDP have been established in the State of Tamil Nadu at: (i) New Industrial Estate at Marikundu, Theni and (ii) New industrial estate at Pideneri, Toothukudi. Establishment / up-gradation of Infrastructure facilities in Industrial Estate component of MSE-CDP are being implemented in collaboration with State Government.

Under MSME Innovative Scheme (Incubation Component) of the Ministry of MSME, Institutions such as Technical Colleges, Universities, other Professional Colleges/Institutes, R&D Institutes, NGOs involved in incubation activities, MSME-DFOs/ Technology Centres or any Institute/Organization of Central/State Government may apply for registration as an Host Institute (HI) and act as a Business Incubator (BI) for nurturing of ideas from the initial stage of conceptualization to the commercialization stage through HIs/ BIs. In the state of Tamil Nadu, there are a total of 175 approved HIs under this scheme.

(f) and (g): The Central Footwear Training Institute (CFTI), Chennai, Tamil Nadu, was established in 1996 to cater to the needs of the MSME sector by providing skilled manpower and re-skilling of the industry workforce through various training programmes.

The number of MSMEs benefitted through specialised Skill Development training programmes conducted by CFTI Chennai in Tamil Nadu since 2019 is given below:

Year	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25 (Till February 2025)
Number of MSMEs Benefitted through Specialised Skill Training Programme	56	68	178	286	521	446

Under the Entrepreneurship and Skill Development Programme (ESDP), several programmes have been conducted on various topics related to skilling and promoting entrepreneurship including in the state of Tamil Nadu. The details of the programmes and beneficiaries in Tamil Nadu are as follows:

S. No.	Financial Year	No. of Programmes Conducted	No. of Beneficiaries
1.	2019-20	383	16284
2.	2020-21	34	1647
3.	2021-22	31	3002
4.	2022-23	245	9433
5.	2023-24	319	16445
6.	2024-25 (Till 12.03.2025)	272	13180
Total		1284	59991
