

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 5331
TO BE ANSWERED ON 03.04.2025

SCHEMES FOR MSME SECTOR

5331. SHRI ESWARASAMY K:

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

- (a) the details of the various schemes launched to promote Micro, Small and Medium Enterprises (MSMEs) sector and currently operational in various States;
- (b) the amount allocated and utilised by States under the said schemes during each of the last three years, State-wise including Tamil Nadu;
- (c) whether there has been any delay in the implementation of these programmes and if so, the details thereof and if not, the reasons therefor; and
- (d) the steps taken by the Government in this regard?

ANSWER

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

(a) and (b): 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 including Tamil Nadu. The schemes are operational in all the states and UTs of the country. These schemes/ programmes include Prime Minister's Employment Generation Programme, Credit Guarantee Scheme for Micro and Small Enterprises, PM Vishwakarma scheme, Entrepreneurship & Skill Development Programme scheme, Micro and Small Enterprises - Cluster Development Programme, Raising and Accelerating MSME Performance, MSME Champions Scheme, etc. The Schemes implemented by Ministry of MSME are Central Sector and demand driven Schemes and funds are not allocated state-wise.

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 2,59,22,629 persons.

The performance/achievements of some of the major schemes is 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 up to 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.

Details of number of units assisted and funds utilized (Margin Money (MM) subsidy disbursed) state-wise including the state of Tamil Nadu under PMEGP for the last three Years, i.e., FY 2021-22 till FY 2023-24, is given as under:

<i>Margin Money (MM) Subsidy in Rs Cr</i>							
Sr. No	State	FY2021-22		FY2022-23		FY2023-24	
		No of Units Assisted	MM Subsidy Disbursed	No of Units Assisted	MM Subsidy Disbursed	No of Units Assisted	MM Subsidy Disbursed
1	Andaman & Nicobar Island	162	2.39	121	2.03	135	1.34
2	Andhra Pradesh	2,477	100.89	3,073	129.30	5,577	172.00
3	Arunachal Pradesh	196	7.89	158	7.01	169	17.65
4	Assam	3,855	66.60	2,596	59.54	2,417	64.06
5	Bihar	2,477	81.70	4,459	121.23	6,837	191.76
6	Chandigarh	21	0.62	15	0.45	10	0.22
7	Chhattisgarh	3,020	69.41	2,543	74.93	2,379	76.25
8	Delhi	100	3.15	72	4.71	50	3.34
9	Goa	87	2.98	66	2.91	68	3.23
10	Gujarat*	4,143	287.05	3,071	241.83	3,000	321.25
11	Haryana	1,726	60.93	1,559	63.20	1,398	73.25
12	Himachal Pradesh	1,274	35.51	930	31.50	974	36.48
13	Jammu & Kashmir	21,648	467.14	12,023	239.94	15,065	282.50
14	Jharkhand	1,714	41.88	1,851	48.38	2,101	51.23
15	Karnataka	5,877	158.43	5,618	161.54	4,672	158.62
16	Kerala	2,789	68.59	3,129	73.29	3,389	78.82
17	Ladakh	295	11.82	91	3.76	122	5.85
18	Lakshadweep	7	0.18	2	0.02	-	
19	Madhya Pradesh	8,082	209.61	5,957	181.30	5,292	185.21
20	Maharashtra**	4,128	130.19	3,625	132.03	2,766	122.05
21	Manipur	1,139	33.37	545	14.63	348	8.11
22	Meghalaya	699	9.74	306	6.66	280	7.25
23	Mizoram	650	14.62	412	13.54	401	17.55
24	Nagaland	1,241	24.95	469	15.35	517	29.18
25	Odisha	4,301	113.36	3,880	107.32	2,975	93.55
26	Puducherry	66	1.44	25	0.66	30	0.97
27	Punjab	1,790	60.18	1,564	72.51	1,469	90.88
28	Rajasthan	2,599	90.26	2,037	114.19	1,678	124.06
29	Sikkim	85	2.14	57	1.31	132	4.49
30	Tamil Nadu	5,972	164.46	6,140	178.92	6,814	198.72
31	Telangana	2,906	98.46	2,540	102.25	2,503	108.12
32	Tripura	958	20.84	703	16.89	588	14.44
33	Uttar Pradesh	12,594	411.65	11,601	378.66	11,689	435.29
34	Uttarakhand	1,836	39.83	1,803	46.32	1,354	41.92
35	West Bengal	2,305	85.40	2,126	74.09	1,919	74.23
	Total	103,219	2,977.66	85,167	2,722.17	89,118	3,093.88

* Including Daman and Diu ** Including Dadra Nagar and Haveli

- (ii) Credit Guarantee Scheme for Micro and Small Enterprises: 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.

The details of the credit guarantees extended in the last 3 years under CGS state wise, including Tamil Nadu, is as given below:

Sr. No.	States / UTs	FY 2021-22		FY 2022-23		FY 2023-24	
		No. of guarantees	Amount approved (in Rs crore)	No. of guarantees	Amount approved (in Rs crore)	No. of guarantees	Amount approved (in Rs crore)
1	Andaman & Nicobar	374	35	495	50	600	128
2	Andhra Pradesh	49,848	1,456	2,37,520	3,545	79,938	5,395
3	Arunachal Pradesh	628	82	935	147	981	198
4	Assam	14,918	1,262	21,195	2,156	34,556	3,750
5	Bihar	24,217	1,661	42,360	3,468	1,13,262	8,582
6	Chandigarh	1,382	159	1,706	303	2,459	604
7	Chhattisgarh	9,670	776	17,733	1,569	25,845	2,968
8	Dadra & Nagar Haveli & Daman & Diu	447	101	505	111	1039	277
9	Delhi	15,810	2,769	21,458	4,897	35,127	8,527
10	Goa	2,218	174	2,826	325	4,947	611
11	Gujarat	34,929	4,836	43,336	8,209	1,06,073	19,668
12	Haryana	22,285	2,707	30,343	5,025	48,455	8,553
13	Himachal Pradesh	10,075	792	14,898	1,275	20,600	2,080
14	Jammu & Kashmir	38,352	1,295	51,431	1,808	53,295	2,415
15	Jharkhand	12,953	1,247	21,090	2,488	34,800	4,432
16	Karnataka	41,028	4,308	53,766	7,712	1,35,959	14,016
17	Kerala	18,937	1,104	25,761	2,121	45,515	4,590
18	Ladakh	205	23	467	44	637	84
19	Lakshadweep	11	1	25	3	7	1
20	Madhya Pradesh	64,108	2,651	50,289	5,290	75,023	9,569
21	Maharashtra	56,027	6,840	66,055	11,926	1,29,892	23,359
22	Manipur	1,294	101	2,268	171	1,580	111
23	Meghalaya	886	93	1,410	160	1,693	252
24	Mizoram	1,029	86	1,032	74	1,232	73
25	Nagaland	1,692	139	1,813	162	1,563	160
26	Odisha	25,788	1,801	34,081	3,045	56,392	6,109
27	Puducherry	1,013	74	1,087	107	2,418	233
28	Punjab	23,172	1,661	49,720	4,385	81,259	9,632
29	Rajasthan	38,622	2,553	72,391	5,366	85,848	9,180
30	Sikkim	479	34	765	61	1,108	102
31	Tamil Nadu	44,897	4,134	61,883	7,114	1,13,815	15,061
32	Telangana	24,009	1,959	29,792	3,503	41,940	6,368
33	Tripura	2,020	115	3,845	207	6,523	381
34	Uttar Pradesh	86,616	5,628	1,30,769	10,742	2,47,258	21,200
35	Uttarakhand	10,048	629	16,296	1,177	26,361	2,253
36	West Bengal	37,033	2,887	54,440	6,036	1,06,073	11,887
	TOTAL	7,17,020	56,172	11,65,786	1,04,781	17,24,073	2,02,807

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(iii) Entrepreneurship and Skill Development Programme (ESDP) promotes entrepreneurial culture in the country. The details of programmes and beneficiaries in the country and Tamil Nadu are given respectively:

Progress of Entrepreneurship & Skill Development Programme (ESDP) scheme so far:

S. No.	Financial Year	No. of Programmes Conducted	No. of Beneficiaries
1.	2021-22	715	59,702
2.	2022-23	4,732	2,18,692
3.	2023-24	7,497	3,47,042
4.	2024-25 (Till 30.03.2025)	11,914	5,44,248
Total		23,246	10,69,602

Progress of ESDP scheme in Tamil Nadu so far:

S. No.	Financial Year	No. of Programmes Conducted	No. of Beneficiaries
1.	2021-22	31	3,002
2.	2022-23	245	9,433
3.	2023-24	319	16,445
4.	2024-25 (Till 30.03.2025)	362	17,902
Total		957	46,782

(c): As stated in reply to part (a) and (b) above, the schemes are demand driven.

(d): The schemes are monitored regularly.
