

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 638**  
**TO BE ANSWERED ON 06.02.2025**

**SCHEMES/PROGRAMMES TO SUPPORT MSMEs**

638. SHRI SELVAM G:

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

- (a) the details and overview of the ongoing schemes and programmes specifically supporting MSMEs in Tamil Nadu including objectives and target beneficiaries;
- (b) the key initiatives under the MSME Ministry currently aimed at promoting growth, sustainability, and technological advancement of MSMEs in Tamil Nadu;
- (c) the details of total funds disbursed to MSMEs in Tamil Nadu under credit guarantee schemes, loan subsidies and working capital support programmes; and
- (d) whether there are any new proposals under consideration to support the MSME sector in Tamil Nadu and if so, the details thereof?

**ANSWER**

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

(a) and (b): 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 (PMEGP), Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), PM Vishwakarma (PMV), Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) and Raising and Accelerating MSME Performance (RAMP), MSME Champions Scheme, etc.

The Government has taken a number of steps for promoting growth, sustainability, technological advancement and access to market for the MSME sector through various schemes, programmes and policy initiatives. Some of these are as follows:

- i. New revised criteria for classification of MSMEs.
- ii. "Udyam Registration" for MSMEs, for Ease of Doing Business w.e.f. 1.7.2020. As many as 5,92,90,255 MSMEs are registered on Udyam Portal including Informal Micro Enterprises with an employment of 25,16,94,698 persons till 3.2.2025.
- iii. Launch of Udyam Assist Platform on 11.1.2023 to bring Informal Micro Enterprises (IMEs) under the formal ambit for availing the benefits under Priority Sector Lending.
- iv. 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.

- v. A network of Technology Centres/Tool Rooms has been established by Government across the country to provide access to advance manufacturing technologies to MSMEs, and to impart training to youths in partnership with academia and industry.
- vi. Other initiatives to provide new and indigenous technologies to MSME include Green Investment and Financing for Transformation Scheme to help MSEs adopt green technology and Scheme for Promotion and Investment in Circular Economy to promote circularity among MSEs are under implementation.
- vii. Inclusion of Retail and Wholesale traders as MSMEs for the purpose of availing Priority Sector Lending benefits, w.e.f. 02.07.2021.
- viii. The Ministry of Micro, Small and Medium Enterprises implements the Public Procurement Policy for Micro and Small Enterprises Order, 2012 under the MSMED Act, 2006. The Policy mandates 25% annual procurement from Micro and Small Enterprises by Central Ministries/ Departments/ Central Public Sector Enterprises, including 4% from Micro and Small Enterprises owned by SC/ST entrepreneurs and 3% from Micro and Small Enterprises owned by women entrepreneurs.
- ix. The Ministry of MSME implements Procurement and Marketing Support Scheme for enhancing market access of Micro and Small Enterprises. The Scheme facilitates participation in National/International Trade Fairs/Exhibitions/MSME Expo, etc.
- x. The Ministry of Micro, Small and Medium Enterprises implements International Cooperation Scheme to encourage MSMEs to export their products and facilitates participation of MSMEs in international exhibitions/fairs/buyer-seller meets held abroad and organizes international conferences/seminars/workshops in India.
- xi. For Capacity Building of First Time Exporters (CBFTE), reimbursement is provided to new Micro and Small Enterprises which are exporters for costs incurred on Registration cum Membership Certification (RCMC) with Export Promotion Councils, Export Insurance Premium and Testing & Quality Certification for exports.
- xii. The Ministry has launched the MSME TEAM initiative under the RAMP Programme to proliferate and propagate e-commerce among MSMEs in India. The objectives of the MSME TEAM Initiative include formalization of MSMEs, Digitization and consequent enhancement in competitiveness, reduction in cost of doing business, expanding market reach of MSMEs.
- xiii. The services provided by the TCs/ECs are to enhance competitiveness of MSMEs, employability of skilled manpower to MSMEs. Currently, 25 ECs are in operation and during last three years, 84,025 trainees have been trained and about 1676 No. of MSMEs given assistance in business/ technical services by these Extension Centres (ECs). The details of projects in Tamil Nadu are as under:
  - i. Extension Centre(EC) – Madurai has provided training to 4,442 trainees and given assistance in business/ technical services to 14 No. of MSMEs till January 2025.
  - ii. The Extension Centre(EC) – Vaniyambadi has been established and catering to the local needs of MSMEs in the catchment area. The Extension Centre(EC) has provided training to 2,283 trainees and given assistance in business/ technical services to 882 No. of MSMEs till January 2025.

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- xiv. Under the ESDP scheme, several programmes have been conducted on various topics related to skilling and promoting entrepreneurship 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	235	9433
5.	2023-24	319	16445
6.	2024-25 (as on 3.2.2025)	175	8761
Total		1177	55572

- (c): Progress of CGTMSE scheme 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. Since inception, a total of 8,30,685 number of credit guarantees for an amount of Rs. 62,606 crores have been extended under CGS in Tamil Nadu till 31.12.2024.

- (d): State Government has provided 13.76 acres of land on long term lease basis. For Coimbatore district in Tamil Nadu, the total estimated project cost for TC -Coimbatore is Rs. 201.71 Cr.

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