

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1928
TO BE ANSWERED ON: 31.07.2025

DIGITAL SUPPORT TO MSMEs

1928. SMT. GENIBEN NAGAJI THAKOR:

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

- (a) whether the Government has taken any specific measures to support MSMEs affected by economic slowdown and rising input costs;
- (b) if so, the details of financial aid, credit schemes and digital support provided to MSMEs during the last three years;
- (c) whether the Government has launched any programs to promote skill development, technology upgradation and market access for MSMEs and if so, the details thereof; and
- (d) the number of new MSMEs registered and the employment generated through them during the last two financial years?

ANSWER

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

(a) and (b): The Government of India has taken various steps to strengthen and support the MSMEs affected by economic slowdown and disruptions. Some of these steps are as under:

- i. Emergency Credit Line Guarantee Scheme of Rs.5 lakh crore, as part of Aatmanirbhar Bharat Abhiyan to support eligible MSMEs and business enterprises in meeting their operational liabilities and restarting their businesses. The Scheme was operational till 31.03.2023. As per a research report dated 23.01.2023 of the State Bank of India on Emergency Credit Line Guarantee Scheme, almost 14.6 lakh MSME accounts, of which about 98.3% of the accounts were in the Micro and Small Enterprises categories, were saved from slipping into Non-Performing Asset (NPA) classification.
- ii. Under the Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) of Ministry of MSME, additional corpus fund of Rs. 9,000 crore was infused into the corpus of Credit Guarantee Fund Trust for MSEs, to enable an additional credit of Rs. 2.00 lakh crore, at a reduced cost of credit.
- iii. Rs. 50,000 crore equity infusion through Self Reliant India Fund.
- iv. Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- v. Launch of Udyam Assist platform (UAP) on 11.01.2023 to bring Informal Micro Enterprises under the formal ambit for availing the benefit under Priority Sector Lending.
- vi. No global tenders for procurement up to Rs.200 crores.

The Government has taken several other initiatives to provide financial and digital support to the MSME Sector. For uninterrupted flow of credit, schemes such as Prime Minister's Employment Generation Programme (PMEGP), Special Credit Linked Capital Subsidy Scheme, PM Vishwakarma Yojana, Mudra Loan, etc. are implemented. Government enhanced the guarantee coverage under CGS from Rs. 5 Crore to Rs. 10 Crore through Budget Announcement 2025.

Several measures to encourage MSMEs to integrate with digital systems and e-commerce platforms have been taken. Udyam Registration Portal (URP) is an online Digital Platform for registration based on self-declaration. Through URP, the MSMEs can link with GeM Platform and participate in Government Tender. MSME Global Mart Portal under National Small Industries Corporation is a business to business (B2B) Portal facilitating online marketing support to MSMEs. PM Vishwakarma Scheme seeks to incentivize digital transactions undertaken by the artisans and craftspeople through cash-backs to promote a new digital culture among the Vishwakarmas with regard to embracing digital payments ecosystem.

The details of financial support extended under CGS and PMEGP, during the last three years, are as given below:

Credit Guarantee Scheme for Micro and Small Enterprises:

FY	Number of Guarantee approved	Amount approved (₹ Crore)
2022-23	11,65,786	1,04,781
2023-24	17,24,073	2,02,807
2024-25	21,15,275	3,05,507

Prime Minister's Employment Generation Programme:

FY	No. of Units Assisted	Estimated Employment Generated	Margin Money Subsidy (in crore)
2022-23	85,167	6,81,336	2,722.17
2023-24	89,118	7,12,944	3,093.87
2024-25	59,708	4,77,664	2,202.00

(c): To promote skill development, technology upgradation and market access for MSMEs, Government has taken the following steps:

- Entrepreneurship and Skill Development Programme promotes new enterprises, build capacity of existing MSMEs and inculcate entrepreneurial culture in the country.
- The network of Technology Centres / Tool Rooms in the country supports MSMEs in providing access to advance manufacturing technologies, training & skilling and business consultancy services to make them competitive.
- Public Procurement Policy for Micro and Small Enterprises Order 2012 provides an assured market share to Micro and Small Enterprises (MSEs). Procurement and Marketing Support Scheme extends benefits to MSEs for market access through participation in Trade Fairs/ Exhibitions, Vendor Development Programmes, adoption of Modern Packaging Technique, e-Commerce platforms, etc.

(d): As per Udyam Registration Portal, the details of MSMEs registered and the employment declared during the last two financial years, are given below:

Financial year-wise MSMEs registered and employment declared		
FY	MSME registered	Employment declared
2023-24	2,48,93,528	7,39,75,638
2024-25	2,06,55,273	8,26,31,494

Source: Udyam Registration Portal
