

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3044
TO BE ANSWERED ON: 07.08.2025

INCLUSIVE GROWTH OF MSMEs IN TRIBAL AREAS

3044. SMT. ROOPKUMARI CHOUDHARY:

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

- (a) the current status of Udyam registrations, formal credit uptake and digital adoption among Micro, Small and Medium Enterprises (MSMEs) in Chhattisgarh, district-wise;
- (b) the specific ground-level challenges faced by MSMEs in rural and tribal areas particularly in relation to road and power infrastructure, access to credit, market connectivity including ecommerce and digital payments and shortage of skilled manpower;
- (c) the funds allocated under central schemes such as CGTMSE, ZED Certification, Digital MSME Scheme and PMEGP for Chhattisgarh in the last three financial years and the extent of their utilisation; and
- (d) the steps taken or proposed to be taken to ensure balanced and inclusive growth of the MSME sector in Chhattisgarh by strengthening road, power and broadband infrastructure in backward districts, enhancing credit penetration through simplified collateral norms and expansion of priority sector lending, promoting digital literacy, e-marketing and cluster-based common facility centres and providing targeted skilling and ease of compliance support at the grassroots?

ANSWER

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

(a) to (d): On 1st July, 2020, the Ministry of Micro, Small and Medium Enterprise (MSME) launched Udyam Registration Portal (URP), a free of cost, paperless and fully digitalized online platform, on which an enterprise can register itself as an MSME. The details of MSMEs registered in Chhattisgarh, district-wise; as on 31.07.2025 are given at Annexure-I.

Promotion and development of enterprises is a State subject. The Central Government supplements the efforts of the State/UT Governments through various schemes, programmes and policy initiatives for overall development and promotion of MSMEs in the country, including in rural and tribal areas, including in Chhattisgarh. The Ministry of MSME implements Central Sector Schemes. Funds are not allocated State-wise. Funds are utilized based on the demand generated and loans sanctioned by the financial institutions.

To promote formal credit uptake among MSMEs, the Ministry of MSME implements the Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) and Prime Minister Employment Generation Programme (PMEGP) across the country, including Chhattisgarh. Number of micro enterprises assisted, Margin Money subsidy disbursed and estimated employment generated under PMEGP in Chhattisgarh during last 3 years i.e. from FY 2022-23 to FY 2024-25 is given below:

Financial Year	Number of micro enterprises assisted	Margin Money Subsidy disbursed (Rs. in crore)	Estimated employment generated
2022-23	2,543	74.93	20,344
2023-24	2,379	76.25	19,032
2024-25	1,853	65.64	14,824

The details of guarantees issued under CGS for MSEs in the State of Chhattisgarh are as given below:

Details of Guarantees Approved under CGS for Micro & Small Enterprises in the State of Chhattisgarh in the last 3 years.					
FY 2022-23		FY 2023-24		FY 2024-25	
No. of Guarantees Approved	Amt. of Guarantees Approved (in ₹Crore)	No. of Guarantees Approved	Amt. of Guarantees Approved (in ₹Crore)	No. of Guarantees Approved	Amt. of Guarantees Approved (in ₹Crore)
17,733	1,568.54	25,845	2,968.15	40,583	4,231.26

MSME Champions Scheme is a Central Sector Scheme applicable to the Udyam registered manufacturing Micro, Small and Medium Enterprises (MSMEs) across India including the State of Chhattisgarh. MSME-Sustainable (ZED) Certification Scheme and Digital MSME Scheme are a subcomponent of MSME Champions Scheme. The details of funds released to implementing agency in last three years under the MSME Sustainable (ZED) Certification Scheme are as below:

Financial Year	Fund Allocation (Rs. In crore)
FY 2022-23	27.30
FY 2023-24	193.52
FY 2024-25	241.50

The physical achievements under ZED Certification Scheme at All-India level and for the State of Chhattisgarh as on date are as under:

Geographical Level	Registration	Bronze Certification	Silver Certification	Gold Certification
All India	5,31,977	3,44,303	1,814	2,482
Chhattisgarh	4,773	3,056	4	7

Under Digital MSME Scheme no fund has been allocated till date.

To promote the transformation of Micro, Small and Medium Enterprises (MSMEs) and support their expansion, the Government of India announced the revised definition of MSMEs in Budget Announcement 2025 and the investment and turnover limits for classification of all MSMEs has been enhanced to 2.5 and 2 times respectively. The revision will help MSMEs in achieving higher efficiencies of scale, better access to capital and technological upgradation.

Under the Tool Rooms & Technical Institutions, Ministry of MSME has set up 27 Tool Rooms & Technical Institutions known as Technology Centres (TCs) in the sectors like general engineering, automation, hand tools, plastics, auto parts, electrical & electronics, forging & foundry etc. to support MSMEs with the relevant technologies.

To increase the credit penetration for MSMEs, the Government announced the following Policy Measures in Budget 2025:

- i. The credit guarantee cover has been enhanced for Micro and Small Enterprises, under Credit Guarantee Scheme of the Ministry of MSME, from Rs. 5 Crore to Rs. 10 Crore. The Circular has been issued in this regard and the changes have come into effect from 01.04.2025.
- ii. Further, Government has announced provisioning of customized Credit Cards with a limit of Rs. 5 Lakh, for micro enterprises registered on Udyam Portal.

The following measures have also been taken to increase access to credit for MSMEs in the country:

- i. **Priority Sector Lending Guidelines:** In terms of Master Direction on 'Priority Sector Lending (PSL)- Targets and Classification' dated March 24, 2025, all bank loans to MSMEs conforming to the conditions prescribed therein qualify for classification under priority sector lending.
- ii. **Collateral requirements of MSME units:** SCBs have been mandated not to accept collateral security in the case of loans up to ₹10 lakh extended to units in the MSE sector.
- iii. **Timeline for credit decisions:** For loans up to ₹25 lakh to units in the MSE borrowers, banks are advised that the timelines for credit decisions shall not be more than 14 working days.

Through these steps, efforts to ensure balanced and inclusive growth of the MSME sector in the country, including Chhattisgarh has been made. To increase awareness about the benefits available through registration among MSMEs in the country, including State of Chhattisgarh, awareness programmes are conducted by the field offices of Ministry of MSME, in coordination with MSME/ Industry Departments of States/UTs concerned and other MSME stakeholders through physical workshops, social media, print media & electronic media for creating wide publicity for increasing participation from all stakeholders.

Annexure referred in reply to the Lok Sabha Unstarred Question number 3044 for reply on 07.08.2025.

District Wise detail of total Micro, Small and Medium Enterprises in the State of Chhattisgarh On Udyam Portal Since 01/07/2020 to 31/07/2025		
Sl. No.	District	Total
1	Balod	32,799
2	Balod Bazar	39,361
3	Balrampur	11,955
4	Bastar	30,725
5	Bemetara	22,121
6	Bijapur	7,593
7	Bilaspur	104,207
8	Dantewada	6,711
9	Dhamtari	37,657
10	Durg	133,744
11	Gariaband	15,652
12	Gaurella Pendra Marwahi	5,480
13	Janjgir-Champa	68,358
14	Jashpur	27,619
15	Kabirdham	24,373
16	Kanker	25,380
17	Khairgarh Chhuikhadan Gandai	3,830
18	Kondagaon	17,153
19	Korba	65,764
20	Korea	17,610
21	Mahasamund	44,183
22	Manendragarh Chirimiri Bharatpur	5,390
23	Mohla Manpur Ambagarh Chouki	2,392
24	Mungeli	16,840
25	Narayanpur	4,887
26	Raigarh	62,775
27	Raipur	193,312
28	Rajnandagaon	52,000
29	Sakti	5,793
30	Sarangarh Bilaigarh	5,193
31	Sukma	3,195
32	Surajpur	22,298
33	Surguja	34,844