

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3115
TO BE ANSWERED ON 07.08.2025

MSME SCHEMES IN NORTH EASTERN STATES

3115. SHRI SALENG A SANGMA:

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

- (a) the number and nature of MSME schemes and loan disbursement programmes implemented in the North Eastern States during the last three years;
- (b) the details of such schemes and financial support extended specifically to the State of Meghalaya including district-wise coverage;
- (c) the total number of MSMEs in Meghalaya that have benefited from Government schemes and credit-linked initiatives during the last three years;
- (d) the details of any institutional partnerships, technical support centres or livelihood clusters promoted by the Government in Meghalaya; and
- (e) whether the Government proposes to expand MSME support initiatives, including credit, skilling and market linkages in Meghalaya and other North Eastern States and if so, the details thereof?

ANSWER

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

(a) to (e): The Central Government supplements the efforts of the States/UTs through various schemes, programmes and policy initiatives, for promotion and development of MSMEs in the country including Meghalaya and other North Eastern States. Total 18,53,123 MSMEs, including informal Micro Enterprises, are registered on Udyam Portal in NER & 54,839 in Meghalaya.

The details of some of the major schemes implemented by the Ministry of MSME including North Eastern States are as under:

- (1) Credit Guarantee Scheme for Micro and Small Enterprises is implemented through Credit Guarantee Fund Trust for Micro and Small Enterprises to provide credit guarantees to its Member Lending Institutions for the credit facilities upto Rs. 10 crore, extended to the MSEs without any collateral security and third-party guarantee. Special provisions for MSEs in NER are concession of 10% in Annual Guarantee Fees and Enhanced guarantee coverage (80%) to units in NER for loan upto Rs 50 lakh. From the financial year 2022-23 to 2024-25, a total of 5,879 Nos. of guarantees were approved amounting to Rs. 740 crore to Meghalaya.
- (2) The Government of India has announced Fund of Funds with the nomenclature Self Reliant India (SRI) Fund to infuse Rs. 50,000 crore as equity funding in those MSMEs which have the potential and viability to grow and become large units. Under this scheme total size of fund of Rs. 50,000 crore has a provision of Rs.10,000 crore from Government of India and Rs.40,000 crore through Private Equity / Venture Capital funds. This initiative is aimed at providing growth capital to the deserving and eligible units of MSME sector.

(3) The scheme of Promotion of MSMEs in NER and Sikkim provides financial support to create or upgrade infrastructure and common facilities for MSMEs to supplement manufacturing, testing, packaging, R&D, product & process innovations and skilling activities. Since inception of the scheme, a total 7 projects, having total project cost of Rs. 84.58 crore are approved for Meghalaya.

(4) With the objective to enhance the productivity and competitiveness of Micro and Small Enterprises, Micro and Small Enterprises Cluster Development Programme (MSE-CDP) is being implemented. Under the Scheme, financial assistance is extended for establishment of Common Facility Centres, Establishment of Flatted Factory Complexes and creation & up-gradation of industrial estates. One proposal for setting up of Common Facility Centre in Cashew Nut processing Cluster, Selsella district has been approved in Meghalaya at a total cost of Rs. 189.37 lakh.

(5) The Scheme of Raising and Accelerating MSME Performance aims at strengthening Institutions and governance at the Centre and State-level, improving Centre-State linkages and partnerships, improving access to market and credit, addressing issues of delayed payments and greening of MSMEs and promoting guarantees to women entrepreneurs.

Under Raising and accelerating of MSME Performance (RAMP) Scheme, 09 (Nine) projects amounting to Rs 44.804 Cr have been approved for the State of Meghalaya and a total of 13,817 MSMEs have been benefitted in Meghalaya under RAMP as on 04.08.2025.

(6) 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 through Margin Money subsidy. From the financial year 2022-23 to 2024-25, a total 3,131 number of loans were sanctioned by the banks in Meghalaya.

District-wise, Margin Money subsidy disbursed under PMEGP in Meghalaya for the last 3 financial years i.e. from FY 2022-23 to FY 2024-25:

Districts	FY 2022-23	FY 2023-24	FY 2024-25
	MM Subsidy (Rs. in lakh)	MM Subsidy (Rs. in lakh)	MM Subsidy (Rs. in lakh)
East Garo Hills	16.25	3.90	102.20
East Jaintia Hills	17.40	25.67	168.47
East Khasi Hills	208.73	354.67	1,414.41
Eastern West Khasi Hills	7.00	12.84	72.93
North Garo Hills	32.76	11.63	91.12
Ri-Bhoi	94.48	52.30	405.61
South Garo Hills	4.72	14.37	81.94
South West Garo Hills	23.92	30.25	67.00
South West Khasi Hills	21.30	2.95	145.76
West Garo Hills	96.48	63.69	406.79
West Jaintia Hills	121.89	122.07	391.74
West Khasi Hills	20.82	30.69	122.85
Total	665.74	725.03	3,470.81

From the financial year 2022-23 to 2024-25, a total of 1,700 micro enterprises assisted in Meghalaya.

(7) Khadi and Village Industries Commission (KVIC) promotes rural artisans, Khadi artisans, micro entrepreneurs/village industries through implementation of various Khadi and Village Industries Schemes such as Khadi Gramodyog Vikas Yojana, etc..

District Commerce and Industries Centre, Meghalaya and Khadi and Village Industries Board, Meghalaya are the part of the implementation of the Khadi & Village Industries (KVI) activities in the Meghalaya State.

(8) Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE) aims to create employment opportunities in the agro-rural sector by establishing a network of Livelihood Business Incubators (LBIs) by imparting various skill development programmes to the rural youth, women and the unemployed.

(9) The Public Procurement 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.

(10) The PM Vishwakarma (PMV) Scheme is being implemented to provide end-to-end support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. It includes recognition through PM Vishwakarma Certificate and ID Card, Skill Upgradation, Toolkit Incentive, Credit Support, Incentive for Digital Transactions and Marketing Support.

(11) Procurement and Marketing Support (PMS) scheme extends benefits for creating market access initiatives to Micro & Small Enterprises (MSEs). 326 MSEs have been benefitted during the last 3 years in Meghalaya.
