

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 3005
TO BE ANSWERED ON 18.12.2025

BENEFICIARIES UNDER MSME SCHEMES

3005. ADV. CHANDRA SHEKHAR:

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

- (a) the data on beneficiaries of the schemes in MSME sector as of 2025, category-wise;
- (b) the measures taken to improve the low percentage of women-owned MSMEs;
- (c) the evaluation of the scheme's effectiveness in increasing SC/ST entrepreneur participation, especially in public procurement, considering policy mandates; and
- (d) the actions taken on reports of discrimination in loan processing raised during consultations at various forums?

ANSWER

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

(a): A revised definition based on the twin criteria of investment and turnover, was adopted to classify Micro, Small and Medium Enterprises (MSME) in 2020. Accordingly, for registration of enterprise having PAN, Udyam Registration Portal (URP) was launched on 01.07.2020. To formalise Informal Micro Enterprises (IMEs) i.e. Enterprises, which are exempt from filing GST, Udyam Assist Platform (UAP), was launched on 11.01.2023. As on 30.11.2025 the total number of beneficiaries in the country on the Udyam Registration Portal and Udyam Assist Platform was 7.22 crore.

Beneficiaries of the schemes in MSME sector as of 2025 is as below:

- (i) Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing the Prime Minister's Employment Generation Programme (PMEGP). It is a central sector scheme generating employment opportunities primarily in rural areas by assisting prospective entrepreneurs in setting up new micro enterprises in the non-farm sector across the country.

Category-wise number of micro enterprises assisted under PMEGP during FY 2020-21 to 2025-26 (as on 15.12.2025) is as below:

	Number of micro enterprises assisted					
Financial Year	General	OBC	SC	ST	Minority	Women
2020-21	25,144	25,532	7,908	5,497	10,334	27,286
2021-22	31,415	32,752	10,161	7,225	21,667	39,158
2022-23	26,092	32,084	9,142	4,850	12,999	32,626
2023-24	26,874	32,602	10,364	4,681	14,597	36,806
2024-25	15,852	16,987	11,351	7,322	8,196	23,434
2025-26 (as on 15.12.2025)	17,107	22,148	5,203	2,427	5,944	22,922

- (ii) The Ministry of MSME implements the Credit Guarantee Scheme (CGS) for MSEs through the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantees for loans extended to MSEs without collateral security or third-party guarantees. The scheme offers credit guarantee coverage of 90% for loans extended to women-led MSEs, compared to 75% in general, along with a 10% relaxation in the guarantee fee.

Details of credit guarantees category wise under CGS are as under:

CGTMSE - Guarantee Approved - Micro and Small Category						
	Micro		Small		Total	
Duration	No. of guarantees approved	Amount approved in Rs. Crore	No. of guarantees approved	Amount approved in Rs. Crore	No. of guarantees approved	Amount approved in Rs. Crore
Since inception in 2000 till FY 2024-25	79,14,618	4,72,624	35,96,719	4,62,247	1,15,11,337	9,34,871

- (iii) The PM Vishwakarma Scheme was launched by the Hon'ble Prime Minister on **17.09.2023** to provide end-to-end support to artisans and craftspeople of **18 traditional trades** who work with their hands and tools.

Scheme Progress: As on **16.12.2025**, the achievements under the Scheme are as under:

- **Registration:** Against the target of 30 lakh registrations approved for a period of 5 years (FY 2023–24 to FY 2027–28), the Scheme has successfully achieved the **target** of 30 lakh beneficiaries within just 2 years of its implementation.
- **Skilling:** Out of 30 lakh registered beneficiaries, 23.13 lakh beneficiaries have completed basic skill training.
- **Collateral-free Concessional Loans:** 5.24 lakh beneficiaries have been sanctioned loans worth more than Rs. 4,525 crore.

(b): The Government has taken a number of initiatives to increase the participation of women in MSMEs, such as:

- i. Special drives for registration of women-owned MSMEs on Udyam Registration (UR) and Udyam Assist Portals (UAP).
- ii. To support women entrepreneurs, the Public Procurement Policy mandates that 3% of annual procurement by CPSEs/Ministries/Departments must be made from women-owned micro and small enterprises.
- iii. Udyam Registration Portal was launched on 01.07.2020 which is fully online, paperless and based on self-declaration. Those with PAN details can register on Udyam and those without PAN/GSTN can register on Udyam Assist Portal (UAP) launched on 11th January 2023. Both registrations are eligible for Priority Sector Lending (PSL) and to avail of benefits of Schemes of the Ministry of Micro, Small and Medium Enterprises.

- iv. To support women entrepreneurs under Credit Guarantee Scheme for Micro and Small Enterprises, the following two provisions have been introduced for micro and small women entrepreneurs w.e.f. 01.12.2022:
 - a. Guarantee coverage of up to 90% as against the 75% for others; and
 - b. 10% concession in annual Guarantee fees
 - v. Ministry of MSME implements Prime Minister's Employment Generation Programme (PMEGP) which 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 youth. Out of the total PMEGP beneficiaries, 39% are women and they are provided higher subsidy (35%) vis-a-vis non-special category (upto 25%).
 - vi. To encourage entrepreneurship among women, Ministry of MSME implements 'Skill Upgradation and Mahila Coir Yojana' under Coir VikasYojana, which is an exclusive training programme aimed at skill development of women artisans engaged in the Coir sector.
 - vii. Participation of women entrepreneurs in trade fairs under Procurement and Marketing Support Scheme is subsidized to the extent of 100% vis-a-vis 80% for other entrepreneurs.
 - viii. Ministry of MSME has launched 'PM Vishwakarma' Scheme on 17.09.2023, to provide a number of benefits to the traditional artisans and craftspeople including women, engaged in 18 trades.
 - ix. The Ministry has launched the awareness campaign 'Yashasvini' to create awareness among existing and aspiring women entrepreneurs with various schemes of the Ministry of MSME, providing them with continuum of support through handholding, mentorship, and capacity building.
- (c): Procurement performance is monitored through the MSME Sambandh Portal. As per data reported by Central Public Sector Enterprises (CPSEs), procurement from MSEs owned by SC/ST entrepreneurs has increased from ₹691.43 crore in 2019-20 to ₹3,731 crore in 2024-25, reflecting improved participation of SC/ST enterprises in Government procurement. The Ministry undertakes regular reviews and vendor development programmes to further enhance compliance with the policy mandates.
- (d): Sanctioning of a credit facility is a decision to be taken by the Lending Institutions, based on its internal guidelines. Banks are required to adhere to Fair Practices Code guidelines issued by the Reserve Bank of India (RBI).
