

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA  
UNSTARRED QUESTION NO. 2169  
TO BE ANSWERED ON: 12.02.2026

CONVERGENCE OF MSME SCHEMES

2169. SHRI MOHIBBULLAH:  
THIRU THANGA TAMILSELVAN:  
DR. GANAPATHY RAJKUMAR P:

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

- (a) whether NITI Aayog has proposed the convergence and rationalisation of Micro, Small and Medium Enterprises (MSMEs) related schemes, presently implemented across multiple Ministries, in order to improve coordination, reduce duplication and enhance access for beneficiaries and if so, the details thereof;
- (b) the key recommendations made in this regard including the proposal for a centralised digital (AI-enabled) portal for MSMEs;
- (c) the steps taken or proposed by the Government to implement such convergence schemes of MSMEs;
- (d) the expected impact of these measures on enterprise growth and efficient utilisation of public resources; and
- (e) whether the Union Government is implementing various schemes to cover credit skill development, infrastructure and cluster development etc. to contribute to MSME growth and if so, the details thereof?

**ANSWER**

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

(a) to (d): NITI Aayog has undertaken a study titled “Achieving Efficiencies in the MSME Sector through Convergence of Schemes”. The convergence approach to streamline policy implementation, enhance inter-ministerial coordination, and ensure more effective and efficient allocation of resources has been recommended in the study report. A centralized digital Portal for integrating schemes, compliance requirements, financial assistance, and market insights for MSMEs has also been suggested.

(e): The Ministry of MSME has promoted ease of doing business as well as digitalization for MSMEs through a number of initiatives like Udyam Registration Portal, Udyam Assist Platform (UAP), MSME Champions Portal, ODR Portal etc. To improve coordination, reduce duplication and enhance access for MSME beneficiaries, the Ministry has taken steps to rationalize the schemes from time to time.

Scheme like PM Vishwakarma is co-implemented by Ministry of MSME, Department of Financial services and Ministry of Skill Development. Its components include recognition through PM Vishwakarma Certificate and ID card, Skill Upgradation, Toolkit Incentive, Credit Support, Incentive for Digital Transaction and Marketing Support. All these services are delivered through a single integrated Portal to ease access and minimize the compliance burden on artisans and craftspeople. Ministry of MSME is a co-lead in recently announced Export Promotion Mission too.

The Central Government supplements the efforts of the State/UT Governments through various schemes, programmes and policy initiatives for credit, skill development, infrastructure and cluster development etc. This inter alia includes initiatives for providing financial assistance, credit support and technology adoption through Schemes like Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Scheme (CGS) for Micro & Small Enterprises (MSEs), Self Reliant India (SRI) Fund, Micro & Small Enterprises Cluster Development Programme (MSE-CDP), Raising and Accelerating MSME Performance (RAMP), Tool Rooms & Technical Institutions known as Technology Centres (TCs) etc.

To promote skill development and capacity building under Entrepreneurship Skill Development Programme(ESDP) Scheme of the Ministry of MSME, basic and advanced entrepreneurship training is provided to help entrepreneurs to improve their personal entrepreneurial skills and upscale their business or enterprise. In addition under the PM Vishwakarma Scheme, the components include skill upgradation component.

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