

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 6220
TO BE ANSWERED ON: 02.04.2026

CREDIT DISBURSEMENT TO MSMEs

6220. SHRI GYANESHWAR PATIL:

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

- (a) the current status of credit disbursement to Micro, Small and Medium Enterprises (MSMEs) in Madhya Pradesh under various schemes;
- (b) the manner in which tribal artisans and handloom clusters are being integrated into the formal MSME network;
- (c) the prevailing employment trends in MSMEs located in the backward districts of Madhya Pradesh; and
- (d) whether the Government proposes to provide any special fund or package to link tribal artisans and handloom clusters of Madhya Pradesh with the MSME sector and if so, the details thereof?

ANSWER

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

(a) to (d): As informed by Reserve Bank of India, the credit disbursement to Micro, Small and Medium Enterprises (MSME) sector by Scheduled Commercial Bank in Madhya Pradesh has shown significant growth in the last three years, as given below:

Financial Year	Amount disbursed (in Rs. crore)
2022-23	59,122.10
2023-24	70,985.97
2024-25	89,147.98

As per the Udyam Registration Portal, as on 31.03.2025, the total employment recorded was 1.16 crore involving 39.47 lakh registered MSMEs in Madhya Pradesh, which has increased to 1.61 crore involving 49.28 lakh registered MSMEs, as on 28.03.2026 including MSMEs in tribal areas and handloom sector.

Government has taken various measures to improve credit penetration and reduce financial stress for MSMEs including tribal artisans and handloom clusters across the country, which inter-alia includes:

- i. Ministry of MSME implements Credit Guarantee Scheme (CGS) for Micro Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for loans extended to new as well as existing MSEs by Member Lending Institutions without collateral security and third-party guarantee. Since inception in 2000, till 28.02.2026, a total of 1.39 crore credit guarantees amounting to Rs. 13.17 lakh crore have been extended to MSEs. Out of which, 6.67 lakh guarantees amounting to Rs. 60,367 crore have been extended to MSEs in Madhya Pradesh.
- ii. Prime Minister's Employment Generation Programme provides Margin Money subsidy up to 35%, for setting up of new micro enterprises, in the non-farm sector with project cost of Rs. 50 lakh for Manufacturing and Rs. 20 lakh for Services enterprises. Since inception till 28.02.2026, 11.28 lakh micro units have been assisted by way of margin money subsidy amounting to Rs. 31,466 crore, out of which 53,554 micro units in Madhya Pradesh have been assisted by way of margin money subsidy of Rs. 1803.32 crore.
- iii. PM Vishwakarma Scheme was launched on 17.09.2023 to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The Scheme includes provision of loans up to Rs. 3 lakh with interest subvention up to 8%. Since inception, loans of Rs. 4,165.87 crore have been disbursed to 5.07 lakh loan accounts of which loans of Rs 452.32 crore have been disbursed to 51,102 loan accounts in Madhya Pradesh.
- iv. Self-Reliant India (SRI) Fund has been set up to infuse Rs. 50,000 crore as equity funding in MSMEs with a provision of Rs. 10,000 crore from the Government of India and Rs. 40,000 crore through Private Equity/Venture Capital Funds. Since inception in 2021 till 28.02.2026, 731 MSMEs have been assisted by way of investing more than Rs. 17,438Crore, out of which 07 MSMEs have been assisted with a total investment fund of Rs. 49.30 crore in Madhya Pradesh.
- v. Ministry of MSME implements Micro and Small Enterprises-Cluster Development Programme (MSE-CDP) to provide financial support to establish Common Facility Centers (CFCs) and create/upgrade Infrastructure Facilities in new/existing Industrial Area/Estates/Flatted Factory Complex in the existing cluster to enhance the productivity and competitiveness of MSEs. MSE-CDP is a demand driven Central Sector Scheme wherein, State Governments send proposals as per common needs of existing cluster in their States/UTs. Total 606 (242 CFCs and 364 ID) Projects including in Madhya Pradesh, have been approved under the Scheme.
