

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 925**  
**TO BE ANSWERED ON: 05.02.2026**

**MSMEs IN SAMBHAL**

925. SHRI ZIA UR REHMAN:

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

- (a) whether the Government is aware that small traders, exporters and Micro, Small and Medium Enterprises (MSMEs) across the country are facing difficulties due to rising costs, lack of credit, delayed payments and limited market access particularly in Sambhal district, Uttar Pradesh; and
- (b) if so, the measures taken or proposed to promote growth of MSMEs, boost exports, improve ease of doing business, strengthen domestic trade, improve access to finance and ensure timely payments?

**ANSWER**

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

(a) and (b): The Ministry of Micro, Small and Medium Enterprises (MSME) has taken a number of initiatives for creating an enabling environment for MSMEs, including traders. To address the challenges faced by the MSMEs across the country, including the Sambhal District, Uttar Pradesh, the following steps have been taken:

- i. Launch of Udyam Registration Portal for MSMEs on 01.07.2020.
- ii. Launch of Udyam Assist Platform, on 11.01.2023, for bringing Informal Micro Enterprises (IMEs) in the formal ambit.
- iii. Inclusion of Retail and Wholesale traders as MSMEs w.e.f. 02.07.2021 for Priority Sector Lending.
- iv. Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- v. Launch of an online Portal “Champions” in June, 2020 to cover many aspects of e-governance including redressing grievances and handholding of MSMEs.
- vi. Launch of SAMADHAAN Portal for filing of grievances and monitoring of outstanding dues to the Micro and Small Enterprises from the buyers of goods and services.

Further, the Government has also taken a number of steps to ensure timely and adequate finance for MSMEs which are given below:

- Collateral free loan up to a limit of Rs. 10 crore to Micro and Small Enterprises under Credit Guarantee Scheme (CGS) (w.e.f. 01.04.2025).
- Rs. 50,000 crore equity infusion through Self Reliant India (SRI) Fund for providing growth capital to the deserving and eligible units of MSME sector.

- Further, under Prime Minister's Employment Generation Programme, credit linked subsidy for setting up new micro-enterprise in non-farm sector is provided. Margin Money subsidy ranging from 15% to 35% of project cost, for projects up to Rs. 50 Lakh in Manufacturing sector and Rs. 20 Lakh in the Service sector, is provided. For beneficiaries belonging to Special categories, including women, the margin money subsidy is 35% in rural areas and 25% in urban areas.

To promote exports including from MSME sector, the Government has approved the Export Promotion Mission (EPM) as a comprehensive framework to strengthen the overall export ecosystem. Under EPM, support shall be provided through NIRYAT PROTSAHAN, which focuses on trade finance facilitation for MSME exporters, and NIRYAT DISHA, which shall provide non-financial support including export-quality and compliance assistance, market-access interventions, logistics facilitation, and export ecosystem-building measures.

International Cooperation Scheme of the Ministry of MSME provides support to MSMEs to export their products and facilitates participation of MSMEs in international exhibitions/fairs/buyer-seller meets held abroad and organizes international conferences/seminars/workshops in India.

As additional policy measures for promotion and development of MSME, the following announcements have been made in Budget 2026 to help MSMEs:

- i. Equity Support:
  - A dedicated Rs. 10,000 crore SME Growth Fund.
  - Top up of Self-Reliant India Fund with Rs. 2,000 crore.
- ii. Liquidity Support through TReDS.
- iii. Government to facilitate Professional Institutions to develop 'Corporate Mitras' especially in Tier-II and Tier-III towns, to help MSMEs meet compliance requirements at affordable costs.

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