

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 943
TO BE ANSWERED ON: 05.02.2026

STRENGTHENING OF MSMEs

943. SHRI PRADYUT BORDOLOI:

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

- (a) whether the Government has reviewed the Micro, Small and Medium Enterprises (MSMEs) sector in terms of new registrations, credit linkage, job creation and regional spread and if so, the details thereof during the last five years and if not, the reasons therefor;
- (b) whether special schemes are being implemented to strengthen MSMEs in manufacturing, services, export-oriented units and food processing and if so, the details thereof and if not, reasons therefor;
- (c) whether the Government has initiated measures to ensure easier access to credit, technology and markets for MSMEs, including for SC/ST/Women entrepreneurs and if so, the details thereof and if not, the reasons therefor;
- (d) the details regarding the comprehensive performance and gap-analysis report of the Indian MSME sector, including policy recommendations that are to be implemented; and
- (e) whether the MSME sector in Assam is lacking behind compared to other States, if so, the details including the scope for improvement, reasons for lacking and measures taken by the Government to improve Assam's MSMEs?

ANSWER

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

(a) to (e): Udyam Registration Portal (URP) was launched by Ministry of MSME on 01.07.2020 to facilitate ease of registration for MSMEs. The process of registration on Udyam is fully online, paperless and based on self-declaration. For those Informal Micro Enterprises (IMEs), which do not have PAN and are exempted from GST, Udyam Assist Platform (UAP) was launched on 11.01.2023 in association with Small Industries Development Bank of India (SIDBI). The formalisation initiative provides ease of doing business, creates an identity for MSMEs and they become eligible to avail the benefit of various schemes, subject to eligibility criteria.

Since the launch of URP on 01.07.2020, a total of 7,61,12,097 enterprises have registered on Udyam as of 31.01.2026. This includes 14,57,551 enterprises in Assam, which have reported an employment of 99,04,891.

The Central Government supplements the efforts of the State/UT Governments through various schemes, programmes and policy initiatives for overall development and promotion of MSMEs in the country including the State of Assam. The Ministry of MSME has taken a number of initiatives for creating an enabling environment for MSMEs. This inter alia includes various schemes and programmes such as Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Scheme for Micro and Small Enterprises, Micro and Small Enterprises- Cluster Development Programme (MSE-CDP), Raising and Accelerating MSME Performance (RAMP), Self Reliant India (SRI) Fund, PM Vishwakarma and MSME Champions Scheme etc. Many of the schemes have special provisions for SC/ST & Women owned enterprises.

PMEGP assists General Category beneficiaries with Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special Categories such as Scheduled Castes, Scheduled Tribes, Women, and others, the Margin Money subsidy is 35% in rural areas and 25% in urban areas. The total number of Micro Enterprises Assisted in the State of Assam under PMEGP is as follows:

Number of Micro Enterprises Assisted in the State of Assam under PMEGP			
Financial Year	Number of Micro Enterprises Assisted	Margin Money Subsidy (Rs. in Cr.)	Estimated Employment
2022-23	2,596	59.54	20,768
2023-24	2,417	64.06	19,336
2024-25	3,170	91.10	25,360

The Ministry of MSME implements the Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) with an objective to provide credit guarantees to its Member Lending Institutions for the credit facilities extended by them to the MSEs without any collateral security and third-party guarantee. Guarantee ceiling under the Scheme is ₹10 crore per borrower and the extent of guarantee coverage ranges from 75% to 90%, as per the category of borrower and /or geographical region. The total number of guarantees extended to MSEs under the Scheme in the last three years within State of Assam is as follows:

Details of Guarantees approved in the State of Assam		
Financial Year	No. of Guarantees approved	Amount approved (in ₹ Crore)
2022-23	34,081	3,045
2023-24	56,392	6,109
2024-25	94,128	9,684