

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2045**  
**TO BE ANSWERED ON: 30.07.2026**

**CHALLENGES FACED BY MSMEs**

2045.        SHRI BALYA MAMA SURESH GOPINATH MHATRE:

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

- (a) whether the Government is aware that the powerloom and other Micro, Small and Medium Enterprises (MSMEs) are facing difficulties related to the availability of working capital and credit, outdated machinery and technology, high industrial electricity costs and GST compliance in Bhiwandi at Thane district of Maharashtra;
- (b) if so, the details of the aforesaid difficulties and the assessment of their impact on production, competitiveness and employment;
- (c) whether the Government has implemented any special scheme, provided financial assistance, technological upgradation, credit facility, skill development or other support measures to resolve these problems and if so, the details thereof; and
- (d) whether the Government is formulating any special action plan to enhance the competitiveness and address the grievances of powerloom and other MSME units in Bhiwandi and if so, the details thereof?

**ANSWER**

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

(a) & (b):     Micro, Small and Medium Enterprises (MSMEs), including powerloom units, face various operational and business challenges such as access to timely and adequate credit, technological obsolescence, fluctuations in input costs, market access and compliance requirements in various parts of the country including Bhiwandi in Thane District of Maharashtra.

The Government continuously interacts with industry associations and stakeholders to identify constraints faced by MSMEs and takes appropriate policy measures from time to time. Further, Government has adopted a comprehensive approach to improve access to finance, technology, markets, skilling and ease of doing business for MSMEs across the country, including those located in Maharashtra.

(c) and (d): The Ministry of MSME implements various schemes and programmes for supporting MSMEs in access to finance, technology, markets, skilling etc. across the country, including those in Bhiwandi, Maharashtra. These include: Credit Guarantee Scheme for Micro and Small Enterprises (CGS) provides collateral-free credit guarantee coverage for loans extended by Member Lending Institutions; Self Reliant Fund (SRI) infuses equity funding in MSMEs having the potential and viability to grow and become large units; Raising and Accelerating MSME Performance (RAMP) supports States in strengthening MSME ecosystem, improving market access, technology adoption, institutional capacity and implementation of reforms; Procurement and Marketing Support (PMS) Scheme facilitates participation of MSMEs in domestic and international exhibitions, buyer-seller meets and vendor development programmes; Entrepreneurship and Skill Development Programmes (ESDP) provides entrepreneurship, skill development and capacity-building training; and MSME Technology Centres provide advanced technical training, consultancy and common facility support. Details of progress under these programs in the state of Maharashtra, including Bhiwandi is given at ***Annexure-I***.

Further, the Ministry of Textiles has implemented various schemes from time to time for the development of the textile sector, and support has been extended to weavers and entrepreneurs under various Central Government schemes implemented on a PAN-India basis, including in the Bhiwandi cluster. These schemes are operational only for roll over liabilities. Details of support extended to Bhiwandi under these schemes is given at ***Annexure-II***.

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Details of Support Extended through schemes of M/o MSME**1. Credit Guarantee Scheme for Micro and Small Enterprises:**

- A total of 1.47 crore credit guarantees amounting to Rs. 14.69 lakh crore have been extended to MSEs under CGS since inception in 2000 till 30.06.2026, of which 11.84 lakh credit guarantees amounting to Rs. 1.73 lakh crore have been assisted in Maharashtra.
- Further, 1.22 lakh credit guarantees amounting to Rs. 19,344 crore have been assisted in Thane District, including in **Bhiwandi**, during this period.

**2. Self Reliant India (SRI) Fund:**

- Since inception in 2021 till 30.06.2026, 766 MSMEs have been assisted by way of investing more than Rs. 20,004 Crore, out of which 176 MSMEs have been assisted with a total investment fund of Rs. 4,831.9crore in Maharashtra.
- Further, 12 MSMEs have been assisted with a total investment fund of Rs. 437.14 crore in Thane District, including in Bhiwandi, during this period.

**3. Raising and Accelerating MSME Performance (RAMP):**

- A total of 2,08,645 MSME beneficiaries participated in various interventions delivered through Strategic Investment Plan (SIP) under the RAMP Programme in Maharashtra. Further, in Thane District, 9,870 MSMEs have benefitted through the RAMP program.

**4. Procurement and Marketing Support (PMS) Scheme:**

Total No. of Beneficiaries in Maharashtra under PMS Scheme towards Participation of Individual MSEs in Trade Fairs / Exhibitions:

| FY      | Total No. of Domestic Trade Fairs | No. of Domestic Trade Fairs in Maharashtra | Total Beneficiaries in Maharashtra |
|---------|-----------------------------------|--------------------------------------------|------------------------------------|
| 2023-24 | 256                               | 68                                         | 3245                               |
| 2024-25 | 255                               | 32                                         | 1942                               |
| 2025-26 | 276                               | 38                                         | 1837                               |

**5. Entrepreneurship and Skill Development Programme (ESDP)**

Progress in Maharashtra State since during last 3 years

| S. No. | Financial Year | No. of Programme Conducted | No. of Beneficiaries |
|--------|----------------|----------------------------|----------------------|
| 1.     | 2023-24        | 386                        | 16669                |
| 2.     | 2024-25        | 1339                       | 56302                |
| 3.     | 2025-26        | 1609                       | 68127                |

Progress of ESDP scheme in Bhiwandi (Thane district) of Maharashtra during last 3 years

| S. No. | Financial Year | No. of Programme Conducted | No. of Beneficiaries |
|--------|----------------|----------------------------|----------------------|
| 1.     | 2023-24        | 5                          | 250                  |
| 2.     | 2024-25        | 30                         | 1411                 |
| 3.     | 2025-26        | 83                         | 3477                 |

Data source from MIS portal.

**Details of Support Extended under schemes of M/o Textiles**

Government support extended under various Central Government schemes of M/o Textiles

| <b>S. No.</b> | <b>Scheme</b>                                      | <b>Bhiwandi — No. of units/Projects</b> | <b>Financial Assistance (Rs. Cr)</b> |
|---------------|----------------------------------------------------|-----------------------------------------|--------------------------------------|
| 1             | Amended Technology Upgradation Fund Scheme (ATUFS) | 291                                     | 69.07                                |
| 2             | In-situ Upgradation Fund Scheme                    | 6257                                    | 56.56                                |
| 3             | Group Workshed Scheme                              | 2                                       | 0.91                                 |
| 4             | Yarn Banks                                         | 1                                       | 0.50                                 |
| 6             | Scheme for Integrated Textile Park (SITP)          | 1                                       | 40                                   |

Further, support to weavers has also been provided by M/o Textiles through implementation of Group Insurance Scheme for Powerloom Workers in Maharashtra as below:

| <b>S. No</b> | <b>Enrolment</b> | <b>Death Claims</b> | <b>Death Claims</b>         | <b>Shiksha Sahayog Yojana (SSY)</b> |                             |
|--------------|------------------|---------------------|-----------------------------|-------------------------------------|-----------------------------|
|              | <b>Nos</b>       | <b>Nos</b>          | <b>Financial Assistance</b> | <b>Nos.</b>                         | <b>Financial Assistance</b> |
| 1            | 3,28,705         | 3,148               | 15.69 Cr                    | 5,539                               | 48.65 Lakhs                 |