

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 3170
TO BE ANSWERED ON 06.08.2026

PERFORMANCE OF MSMEs IN MUMBAI

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

- (a) whether the Government has undertaken any assessment of the performance of Micro, Small and Medium Enterprises (MSMEs) in Mumbai with regard to employment generation, exports, innovation and contribution to the local economy during the last three years and, if so, the details thereof;
- (b) the details of financial assistance, credit support, technology upgradation, cluster development and infrastructure assistance extended to MSMEs operating in Mumbai under various Central Government schemes;
- (c) whether the Government has identified challenges relating to access to finance, compliance costs, rising rentals, infrastructure constraints and skilled manpower affecting MSMEs in Mumbai and if so, the details thereof; and
- (d) the measures taken or proposed to strengthen the MSME ecosystem, improve competitiveness, facilitate market access and enhance employment generation in Mumbai?

ANSWER

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

(a) to (d): The Ministry of Micro, Small and Medium Enterprises (MSME) implements various schemes such as Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Scheme for Micro and Small Enterprises (CGS-MSE), Entrepreneurship and Skill Development Programme (ESDP) and Procurement and Marketing Support (PMS) Scheme, across the country including Mumbai. These schemes are periodically reviewed. However, being Central Sector Schemes, the funds are not allocated State/Union Territory wise. The details of beneficiaries of these schemes in Mumbai are placed at **Annexure-I**.

The Government keeps expanding the

coverage and reach of these schemes, based on periodic review, to extend benefits to more MSMEs, including Mumbai. The Ministry implements various schemes /programmes to enhance the growth and competitiveness of MSMEs. The Entrepreneurship and Skill Development Programme (ESDP), Technology Centres, and the NSIC Technical Services Centre (NTSCs) of the National Small Industries Corporation Ltd. (NSIC) provide entrepreneurship, skill development, and capacity-building programmes for prospective and existing entrepreneurs. The Procurement and Marketing Support (PMS) Scheme facilitates market access and market linkages for MSMEs.

Brief Progress of the MSME schemes in Mumbai during last three years is as under:**A. Prime Minister's Employment Generation Programme (PMEGP):**

Financial Year	Overall	
	No. of Micro Enterprises Assisted	Margin Money Subsidy (in Lakh)
2023-24	57	193.99
2024-25	31	138.84
2025-26	55	192.83

B. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

The details of guarantees extended to Micro and Small Enterprises (MSEs) in Mumbai under Credit Guarantee Scheme (CGS) operationalized through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) are as below:

CGTMSE - Guarantees approved - MUMBAI							
		FY 2023-24		FY 2024-25		FY 2025-26	
Sr No	District	No. of guarantees approved	Amount approved (Rs. Crore)	No. of guarantees approved	Amount approved (Rs. Crore)	No. of guarantees approved	Amount approved (Rs. Crore)
1	Mumbai	14,845	4,276	44,451	11,736	33,406	12,632
2	Mumbai Suburban	3,525	781	2,080	595	2,976	828
	TOTAL	18,370	5,056	46,531	12,332	36,382	13,460

C. Entrepreneurship and Skill Development Programme (ESDP) :

Progress of ESDP scheme in **Mumbai** since FY 2023-24 to 2025-26.

S. No.	Financial Year	Mumbai	
		No. of Programmes Conducted	No. of Beneficiaries
1.	2023-24	54	2011
2.	2024-25	100	4286
3.	2025-26	106	4554

D. Procurement and Marketing Support (PMS) Scheme :

Total No. of Beneficiaries in Mumbai under component 5(I)(A) of PMS Scheme:

S. No.	FY	Total No. of Domestic Trade Fairs	Total Beneficiaries in Mumbai
1.	2023-24	256	1575
2.	2024-25	255	971
3.	2025-26	276	1258