

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 856
TO BE ANSWERED ON 23.07.2026

MSME SCHEMES IN MUMBAI

856. SHRI SANJAY DINA PATIL:
PROF. VARSHA EKNATH GAIKWAD:

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

- (a) whether the Government has implemented the Micro, Small and Medium Enterprises Champions Scheme, Prime Minister's Employment Generation Programme (PMEGP) and the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in Mumbai and if so, the details thereof;
- (b) the number of MSMEs in Mumbai that have benefited under these schemes during the last three years and the current year, along with the financial assistance sanctioned and disbursed;
- (c) whether the Government has assessed the impact of these schemes on employment generation, entrepreneurship development, credit access, business expansion and exports in Mumbai and if so, the details thereof;
- (d) whether the Government proposes to expand the coverage of these schemes to support more MSMEs, startups, women and young entrepreneurs in Mumbai and if so, the details thereof; and
- (e) the measures being taken to strengthen access to institutional credit, technology upgradation, digitalisation, skill development and market linkages to enhance the growth and competitiveness of MSMEs in Mumbai?

ANSWER

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

(a) to (e): The Government implements the Micro, Small and Medium Enterprises (MSME) Champions Scheme, Prime Minister's Employment Generation Programme (PMEGP) and Credit Guarantee Scheme for Micro and Small Enterprises (CGS-MSE), across the country, including Mumbai. However, being Central Sector Schemes, the funds are not allocated State/UT-wise. The details of beneficiaries in Mumbai are placed at Annex-I.

The schemes /programmes of the Ministry of Micro, Small and Medium Enterprises are periodically evaluated to assess their impact across the country. PMEGP and Credit Guarantee Scheme have contributed to employment generation, entrepreneurship development, credit access, business expansion and exports of MSMEs in Mumbai, the details of employment generated through these schemes in Mumbai during last three years and current year is placed at Annex-2.

Further, Government keeps expanding the coverage and reach of these schemes, based on periodic review, to extend benefits to more MSMEs, start-ups, women and young entrepreneurs, including in Mumbai. However, no impact assessment for these schemes have been done for 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 and current year is as under:**A. MSME Champion Scheme:**

The achievement under each sub-component in the District Mumbai since launch of the scheme is mentioned below:

1. MSME Sustainable (ZED) Certification Scheme

Bronze Certified	Silver Certified	Gold Certified	Total Certifications
368	13	6	387

2. MSME Competitive (LEAN) Scheme

Registrations	Basic Certified	Intermediate Registered	Intermediate Certified
103	55	3	0

3. MSME Innovative Scheme**3(a) Incubation**

Host Institutes & Ideas Approved in the District Mumbai:

Host Institute Approved	Ideas Approved
6	11

3(b) Design

Design Projects Approved in the District Mumbai: Nil

3(c) Intellectual Property Rights (IPR)

IPR reimbursement & Intellectual Property Facilitation Centres (IPFCs) approved in the District Mumbai:

No. of IP Reimbursement	IPFC Approved
74	2

B. Prime Minister's Employment Generation Programme (PMEGP):

Financial Year	Overall		
	No. of Micro Enterprises Assisted	Margin Money Subsidy (in Lakh)	Estimated Employment Generated
2023-24	57	193.99	513
2024-25	31	138.84	279
2025-26	55	192.83	495
2026-27(till 20.07.2026)	12	22.98	108

C. 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		FY 2026-27 Till June 30, 2026	
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)	No. of guarantees approved	Amount approved (Rs. Crore)
1	Mumbai	14,845	4,276	44,451	11,736	33,406	12,632	5,214	2,561
2	Mumbai Suburban	3,525	781	2,080	595	2,976	828	773	178
	TOTAL	18,370	5,056	46,531	12,332	36,382	13,460	5,987	2,740

The details of employment generated in Mumbai during last three years and current year through CGS-MSE [operationalized through (CGTMSE)] and PMEGP schemes are as under:

CGTMSE – Estimated Employment Generated – Mumbai & Mumbai Suburban District	
F.Y.	Employment in Lakh
2023-24	1.13
2024-25	5.48
2025-26	2.63
2026-27 (till 30.06.2026)	0.65

PMEGP – Estimated Employment Generated – Mumbai District	
F.Y.	Estimated Employment Generated
2023-24	513
2024-25	279
2025-26	495
2026-27(till 20.07.2026)	108