GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUMENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3043
TO BE ANSWERED ON 06.08.2026

CREDIT ACCESS AND SUPPORT FOR WOMEN ENTREPRENEURS IN MSMEs

3043. DR. BACHHAV SHOBHA DINESH:
SHRI VISHALDADA PRAKASHBAPU PATIL:
MS. PRANITI SUSHILKUMAR SHINDE:

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

(a) the details of the number of women-led Micro, Small and Medium Enterprises (MSMEs) registered, along with the sector-wise distribution during the last two years in Maharashtra;
(b) the details of the total amount of formal credit disbursed to women entrepreneurs as compared to the amount of formal credit disbursed to male entrepreneurs in Maharashtra;
(c) the steps taken to ensure equitable formal credit access, collateral-free loans, market linkage and mentorship for women entrepreneurs in Maharashtra; and
(d) the measures taken to provide incentives specifically for women entrepreneurs from Scheduled Castes/Scheduled Tribes/Other Backward Classes (SCs/STs/OBCs) communities and lesser developed regions in Maharashtra?

ANSWER

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

(a): The details of the number of women-owned MSMEs registered on Udyam Registration Portal and Udyam Assist Platform along the sector-wise distribution during the last two years in Maharashtra is as under:

No. of Women-owned/Women-led MSMEs registered in Maharashtra		
Sector	**2024-25**	**2025-26**
Manufacturing	2,49,876	2,96,769
Services	3,44,121	2,95,732
Trading	4,29,703	2,43,000
Total	**10,23,700**	**8,35,501**

(b): As per the Reserve Bank of India (RBI), the Public Sector Banks (PSBs) are advised to earmark 5% of their Net Bank Credit (NBC) for lending to women. The total credit outstanding to MSME Sector by Scheduled Commercial Banks till 31st March, 2026 in the country is ₹38,35,353.58 crore, out of which ₹5,84,530.25 crore is in the State of Maharashtra for the MSMEs (including women owned MSMEs).

(c): The Government has taken several measures to facilitate equitable access to formal credit, collateral-free loans, market linkages and mentorship for MSMEs, including women entrepreneurs in the state of Maharashtra. These include:

(i) Banks have been mandated not to accept collateral security for loans up to ₹20 lakh extended to Micro and Small Enterprises (MSEs).
(ii) Credit Guarantee Scheme(CGS) for Micro and Small Enterprises(MSEs) provides credit guarantee for collateral-free loans upto ₹10 crore extended by Member Lending Institutions to eligible new and existing MSEs.
(iii) Prime Minister's Employment Generation Programme provides margin money subsidy of up to 35% for setting up new micro enterprises in the non-farm sector.
(iv) Pradhan Mantri Mudra Yojana (PMMY) facilitates collateral-free institutional credit of up to ₹20 lakh to eligible micro enterprises.

(d): The Government has introduced several measures to support women entrepreneurs belonging to Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs) and entrepreneurs from aspirational, hilly, border and other lesser developed regions, including those in Maharashtra. These include:

(i) Higher margin money subsidy of 35% in rural areas and 25% for urban areas for beneficiaries belonging to Special Categories, including SCs, STs, OBCs, women, minorities, ex-servicemen, persons with benchmark disabilities and beneficiaries from Aspirational Districts, North Eastern Region, Hill and Border areas under PMEGP.
(ii) Women-owned enterprises are eligible for 90% guarantee coverage and a 10% concession in the annual guarantee fee Under Credit Guarantee Scheme (CGTMSE).
(iii) Central Ministries, Departments and Central Public Sector Enterprises are mandated to procure at least 3% of their annual procurement from women-owned MSEs under Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012.
(iv) Women entrepreneurs are eligible for 100% reimbursement of space rent and other admissible charges for participation in domestic trade fairs Under Procurement and Marketing Support (PMS) Scheme.
(v) Yashasvini Campaign was launched by the Ministry of MSME on 27.06.2024 to promote women entrepreneurship through awareness generation on formalisation, access to credit, capacity building, mentorship and market opportunities under various MSME schemes.
(vi) National SC-ST Hub of Ministry of MSME facilitates capacity building, market linkages and enhanced participation of SC/ST entrepreneurs in public procurement.

*****