

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3183
TO BE ANSWERED ON 06.08.2026

PROMOTION OF MSMEs IN FATEHGARH SAHIB, PUNJAB

3183. DR. AMAR SINGH:

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

- (a) the number of Micro, Small and Medium Enterprises (MSMEs) registered and the employment generated by them during the last five years in Fatehgarh Sahib district, Punjab;
- (b) the details of financial assistance, credit support, technology upgradation, skill development and cluster development schemes extended to MSMEs in the district during the same period;
- (c) whether the Government has assessed the challenges faced by MSMEs, including access to affordable credit, infrastructure, skilled manpower and market linkages in Fatehgarh Sahib district and if so, the details thereof;
- (d) whether the Government proposes to establish any new MSME cluster, common facility centre or industrial infrastructure project in Fatehgarh Sahib district and if so, the details thereof; and
- (e) the steps being taken to promote exports, competitiveness and employment generation through MSMEs in the said district

ANSWER

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

(a) to (e): The number of MSMEs registered and employment reported on Udyam Registration Portal and Udyam Assist Platform in Fatehgarh district of Punjab during 2021-22 to 2025-26 is as under:

No. of MSMEs Registered and Employment Reported		
Year	No. of MSMEs registered	Employment Reported
2021-22	4,079	21,584
2022-23	5,546	20,168
2023-24	10,810	27,676
2024-25	11,808	35,302
2025-26	9,909	25,509
Total	42,152	1,30,239

The Ministry of Micro, Small and Medium Enterprises (MSME) implements various schemes and programmes for providing financial assistance, credit support, technology upgradation, skill development, cluster development and export promotion to MSMEs across the country, including Fatehgarh Sahib district of Punjab. The details are as under:

- i. As informed by Department of Financial Services, the total financial assistance provided to Fatehgarh Sahib district through various Schemes is given below:

Financial assistance through various schemes, From 2020-21 to 2026-27(upto 30.06.2026)		
Scheme	No. of Loans guaranteed	Amount of loans guaranteed (in ₹ Crore)
Emergency Credit Line Guarantee Scheme (ECLGS)	2,569	293.55
ECLGS-5.0	423	269.47
Credit Guarantee Scheme for Stand Up India	29	3.59
Loan Guarantee Scheme for Covid Affected Sectors	1	4.75
Credit Guarantee Scheme for Microfinance Institutions	1,874	7.92
Credit Guarantee Scheme for Exporters	1	5.00
Mutual Credit Guarantee Scheme for Micro, Small and Medium Enterprises	1	1.40
Credit Guarantee Fund for Micro Units	18,374	254.62
Total	23,272	840.3

- ii. Scheduled Commercial Banks have been mandated not to accept collateral security for loans up to ₹20 lakh extended to Micro and Small Enterprises (MSEs).
- iii. Under the Prime Minister's Employment Generation Programme (PMEGP), General Category beneficiaries are provided Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas, while beneficiaries belonging to Special Categories are provided 35% subsidy in rural areas and 25% in urban areas. During the last five years (FY 2020-21 to FY 2024-25), a total number of 223 micro enterprises in Fatehgarh Sahib district have been assisted with Margin Money subsidy of ₹6.18 crore.
- iv. Under Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) guarantee coverage for collateral-free institutional credit upto Rs. 10 crore are given to eligible MSEs. During the last five years, 5,777 guarantee proposals amounting to ₹975 crore have been approved for Fatehgarh Sahib district.
- v. For facilitating technology adoption, quality improvement, innovation and market access, the Ministry of MSME implements MSME Champions Scheme, comprising the MSME Sustainable (ZED) Certification Scheme, MSME Competitive (Lean) Scheme, MSME Innovative (Incubation, Design and Intellectual Property Rights (IPR)) Scheme, and Procurement and Marketing Support (PMS) Scheme.

- vi. The Ministry implements Entrepreneurship Skill Development Programmes (ESDPs) to strengthen entrepreneurial capabilities. During the last five years, 12 programmes were conducted in Fatehgarh Sahib district, benefiting 774 participants.
- vii. Under Pradhan Mantri Mudra Yojana (PMMY), collateral-free institutional credit up to ₹20 lakh have been provisioned.
- viii. Ministry of MSME implements Self-Reliant India (SRI) Fund for providing growth equity support to MSMEs through daughter funds.
- ix. For market access, Ministry implements the Public Procurement Policy for MSEs, Procurement and Marketing Support (PMS) Scheme, vendor development programmes, buyer-seller meets, trade fairs and awareness programmes.
- x. Under Micro & Small Enterprises – Cluster Development Programme (MSE-CDP) proposals for establishment of Common Facility Centres (CFCs) and Infrastructure Development (ID) projects are considered on receipt of complete proposals from the State Governments/UTs. No eligible proposal has been received from the Government of Punjab for establishment of a new MSME cluster, Common Facility Centre or Infrastructure Development project in Fatehgarh Sahib district under the scheme.
- xi. To promote exports, competitiveness and employment generation through MSMEs, the Government has approved the Export Promotion Mission (EPM) to strengthen the overall export ecosystem. Under the EPM, support is provided through Niryat Protsahan, which focuses on trade finance facilitation for MSME exporters, and Niryat Disha, which provides non-financial support including export quality and compliance assistance, market access interventions, logistics facilitation and export ecosystem-building measures.
- xii. Ministry of Micro, Small and Medium Enterprises has established 65 Export Facilitation Centres (EFCs) across the country to provide mentoring and handholding support to MSMEs through dissemination of information on export-related schemes and facilitation of export opportunities.
