

Ministry of MSME is implementing Micro and Small Enterprises Cluster Development Programme (MSE-CDP) across the country

Scheme aims to enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) for their holistic development adopting cluster development approach by extending financial assistance

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Ministry of MSME is implementing Micro and Small Enterprises Cluster Development Programme (MSE-CDP) across the country. The objective of the scheme is to enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) for their holistic development adopting cluster development approach by extending financial assistance as GoI grant to establish Common Facility Centers (CFCs) in the existing clusters and establish/up-grade infrastructural facilities in new/existing industrial estates/areas/flatted factory complexes. It is demand driven scheme and proposals are received from State Government/UTS as per their need.

A total of 242 Common Facility Centres (CFCs), including six (06) in the State of Punjab, have been approved across the country under the Micro & Small Enterprises–Cluster Development Programme (MSE-CDP) and 513 clusters, including two (02) in the State of Punjab, have been approved across the country since 2015–16 under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI). State-wise details of CFCs approved under the MSE-CDP and clusters approved under the SFURTI Scheme, including those in Punjab, are annexed at Annexure.

Further, out of the six (6) CFCs, the following two (02) have been approved in the automobile and textile sectors in the State of Punjab, as per the details given below.

S. No.	Name of the CFC	District	Sector
1	Garments Cluster, Ludhiana	Ludhiana	Textile
2	Cutting Tool Cluster, Patiala	Patiala	Automobiles

The Common Facility Centres contribute to enhancing the sustainability, competitiveness and overall growth of MSEs by addressing common challenges relating to technology upgradation, skill development, quality improvement and market access. Under the MSE-CDP Scheme, an amount of Rs. 438.94 crore has been provided during the last five years for the implementation of CFC projects.

The Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs), implemented through the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), provides credit guarantee coverage for loans extended to MSEs. The ceiling for guarantee coverage under the Scheme is Rs. 10 crore (w.e.f. 01.04.2026). Further, to facilitate unsecured affordable credit flow to Informal Micro Enterprise (IMEs), which are exempted from GST regime, for their composite requirement, special provision under credit guarantee scheme has been made i.e. Credit facility up to ₹20 lakh is guaranteed with extent of coverage of 85%.

In order to facilitate the promotion and development of micro, small and medium enterprises, vide notification no. S.O.1296 (E), dated 20.03.2023, Ministry of Micro, Small and Medium Enterprises has notify that the certificate issued on the Udyam Assist Platform to Informal Micro Enterprises shall be treated at par with Udyam Registration Certificate for the purpose of availing Priority Sector Lending benefit.

Annexure

State-wise details of Common Facility Centres approved under the MSME Scheme and clusters approved under the SFURTI Scheme are as follows

State	Common Facility Centers (CFCs) approved under MSE-CDP Scheme	Clusters Approved under SFRUTI Scheme
Andaman & Nicobar	0	1
Andhra Pradesh	11	16
Arunachal Pradesh	0	3
Assam	2	35
Bihar	1	10
Chattisgarh	0	5
Delhi	0	0
Goa	2	0
Gujarat	14	14
Haryana	10	5

Himachal Pradesh	1	4
J&K	1	8
Jharkhand	0	15
Karnataka	29	29
Kerala	17	10
Madhya Pradesh	2	45
Maharashtra	50	29
Manipur	2	26
Meghalaya	1	6
Mizoram	1	1
Nagaland	5	9
Odisha	7	70
Puducherry	0	0
Punjab	6	2
Rajasthan	7	34
Sikkim	1	4
Tamilnadu	49	28
Telangana	2	16
Tripura	0	3
Uttar Pradesh	8	59
Uttarakhand	2	5
West Bengal	11	21

Total	242	513
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This information was given by the Minister of State for Micro, Small and Medium Enterprises, Sushri Shobha Karandlaje in a written reply in Rajya Sabha today.

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