

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 748
TO BE ANSWERED ON 10.02.2025

SCHEMES TO PROMOTE MSMEs

748. SHRI UPENDRA KUSHWAHA:

Will the MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the schemes being run to promote Micro, Small and Medium Enterprises (MSMEs) in the country; and
- (b) the achievement of the said schemes during the last three years, details thereof, scheme-wise and State-wise?

ANSWER

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

(a) and (b): Government implements various Central Sector and demand driven schemes, programmes for MSMEs in the country. These schemes/ programmes include Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), PM Vishwakarma (PMV), Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) and Raising and Accelerating MSME Performance (RAMP), MSME Champions Scheme, etc.

As many as 5,91,55,513 MSMEs are registered on Udyam Portal including Informal Micro Enterprises with an employment of 25,10,22,283 persons till 31.1.2025.

The Achievements of some of the major schemes is as under:

I. Credit Guarantee Scheme for Micro and Small Enterprises:

The Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank of India (SIDBI) jointly instituted Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE) in the year 2000, to provide credit guarantee for the loans extended by Member Lending Institutions (MLIs) to Micro and Small Enterprises (MSEs) without collateral security and third-party guarantee. CGTMSE implements the Credit Guarantee Scheme (CGS) for MSEs.

The detail of PAN India guarantees approved under CGS is as below:

Sr. No.	States / UTs	FY 2021-22		FY 2022-23		FY 2023-24	
		No. of guarantees	Amount approved	No. of guarantees	Amount approved	No. of guarantees	Amount approved
1	Andaman & Nicobar	374	35	495	50	600	128
2	Andhra Pradesh	49,848	1,456	2,37,520	3,545	79,938	5,395
3	Arunachal Pradesh	628	82	935	147	981	198
4	Assam	14,918	1,262	21,195	2,156	34,556	3,750
5	Bihar	24,217	1,661	42,360	3,468	1,13,262	8,582
6	Chandigarh	1,382	159	1,706	303	2,459	604
7	Chhattisgarh	9,670	776	17,733	1,569	25,845	2,968

8	Dadra & Nagar Haveli & Daman & Diu	447	101	505	111	1039	277
9	Delhi	15,810	2,769	21,458	4,897	35,127	8,527
10	Goa	2,218	174	2,826	325	4,947	611
11	Gujarat	34,929	4,836	43,336	8,209	1,06,073	19,668
12	Haryana	22,285	2,707	30,343	5,025	48,455	8,553
13	Himachal Pradesh	10,075	792	14,898	1,275	20,600	2,080
14	Jammu & Kashmir	38,352	1,295	51,431	1,808	53,295	2,415
15	Jharkhand	12,953	1,247	21,090	2,488	34,800	4,432
16	Karnataka	41,028	4,308	53,766	7,712	1,35,959	14,016
17	Kerala	18,937	1,104	25,761	2,121	45,515	4,590
18	Ladakh	205	23	467	44	637	84
19	Lakshadweep	11	1	25	3	7	1
20	Madhya Pradesh	64,108	2,651	50,289	5,290	75,023	9,569
21	Maharashtra	56,027	6,840	66,055	11,926	1,29,892	23,359
22	Manipur	1,294	101	2,268	171	1,580	111
23	Meghalaya	886	93	1,410	160	1,693	252
24	Mizoram	1,029	86	1,032	74	1,232	73
25	Nagaland	1,692	139	1,813	162	1,563	160
26	Odisha	25,788	1,801	34,081	3,045	56,392	6,109
27	Puducherry	1,013	74	1,087	107	2,418	233
28	Punjab	23,172	1,661	49,720	4,385	81,259	9,632
29	Rajasthan	38,622	2,553	72,391	5,366	85,848	9,180
30	Sikkim	479	34	765	61	1,108	102
31	Tamilnadu	44,897	4,134	61,883	7,114	1,13,815	15,061
32	Telangana	24,009	1,959	29,792	3,503	41,940	6,368
33	Tripura	2,020	115	3,845	207	6,523	381
34	Uttar Pradesh	86,616	5,628	1,30,769	10,742	2,47,258	21,200
35	Uttarakhand	10,048	629	16,296	1,177	26,361	2,253
36	West Bengal	37,033	2,887	54,440	6,036	1,06,073	11,887
	TOTAL	7,17,020	56,172	11,65,786	1,04,781	17,24,073	2,02,807

II. PM Vishwakarma Scheme:

PM Vishwakarma scheme was launched by the Hon'ble Prime Minister on **17.09.2023** for artisans and craftspeople of **18 trades**, following "Guru-Shishya Parampara" to transform traditional artisans into a successful enterprise with end-to-end support. The PM Vishwakarma Scheme is jointly implemented by the Ministry of Micro, Small & Medium Enterprises (MoMSME), the Ministry of Skill Development and Entrepreneurship (MSDE), and the Department of Financial Services (DFS), Government of India. It is a Central Sector Scheme with a total financial outlay of **Rs. 13,000 crore** from **FY 2023-2024 to FY 2027-28**.

The Achievements of PM Vishwakarma Scheme since the launch i.e. 17th September 2023 till 4th February 2025 is as follows:-

State Name	Registrations	Basic Training Completed	Loan Sanctioned
Karnataka	548,601	412,432	80,656
Madhya Pradesh	244,736	149,805	21,235
Maharashtra	243,398	146,644	26,597
Rajasthan	228,696	172,278	37,418

Gujarat	206,756	162,564	34,039
Andhra Pradesh	203,850	124,627	25,942
Uttar Pradesh	161,130	88,042	6,633
Chhattisgarh	114,624	62,451	5,421
Bihar	109,050	56,321	8,543
Assam	106,173	66,423	9,296
Odisha	97,441	50,521	6,388
Telangana	77,960	50,422	16,644
Jharkhand	37,570	22,040	2,916
Haryana	35,289	20,138	4,161
Kerala	21,773	7,076	2,101
Tripura	20,230	12,956	2,931
Himachal Pradesh	19,317	8,662	977
Uttarakhand	19,184	8,313	534
Goa	18,373	6,636	450
Manipur	13,550	3,503	560
Punjab	11,776	4,631	639
Arunachal Pradesh	4,865	192	20
Nagaland	3,272	758	109
Mizoram	3,206	310	10
Sikkim	2,277	386	37
Meghalaya	2,035	94	0
Tamil Nadu	0	0	0
West Bengal	0	0	0
State Total	2,555,132	1,638,225	294,257
Union Territories	Registrations	Basic Training Completed	Loan Sanction
Jammu And Kashmir	152,256	117,627	11,740
Ladakh	3,673	1,702	322
Delhi	1,669	179	24
Puducherry	749	86	21
Andaman And Nicobar Islands	732	364	26
The Dadra And Nagar Haveli And Daman And Diu	724	333	45
Lakshadweep	680	0	0
Chandigarh	244	73	13
UT Total	160,727	120,364	12,191
Total States and Union Territories	2,715,859	1,758,589	306,448

III. Prime Minister's Employment Generation Programme (PMEGP): The Scheme is for assisting entrepreneurs in setting up of new enterprises in the non-farm sector. It aims to provide employment opportunities to traditional artisans/ rural and urban unemployed youth at their doorstep. PMEGP being a Central Sector Scheme assists General Category beneficiaries with Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special Categories such as Scheduled Castes, Scheduled Tribes, OBCs, Minorities, Women, Ex-servicemen, Physically Handicapped, Transgenders, beneficiaries belonging to Northeastern Region, Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of project is Rs. 50 lakhs in the manufacturing sector and Rs. 20 lakhs in the service sector. Own contribution of beneficiaries under Special Category is 5% and 10% for General Category beneficiaries.

Since 2018-19, existing PMEGP /MUDRA enterprises are also supported based on past good performances with second loan for upgradation and expansion. Under second Loan, maximum project cost admissible for Margin Money (MM) subsidy under Manufacturing sector is Rs. 1.00 crore and for Service sector is Rs. 25 Lakhs. Eligible subsidy on 2nd loan for all categories is 15% of project cost (20% for NER & Hill States).

Achievement of PMEGP scheme during the last three years in terms of number of units established, margin money subsidy disbursed and estimated employment generated state-wise:

State / UT	FY2021-22			FY2022-23			FY2023-24		
	No of Units Assisted	Margin Money Subsidy (Rs Lakh)	Estimated Employment Generated	No of Units Assisted	Margin Money Subsidy (Rs Lakh)	Estimated Employment Generated	No of Units Assisted	Margin Money Subsidy (Rs Lakh)	Estimated Employment Generated
Andaman & Nicobar Island	162	238.69	1,296	121	202.92	968	135	134.35	1,080
Andhra Pradesh	2,477	10,088.80	19,816	3,073	12,929.93	24,584	5,577	17,199.84	44,616
Arunachal Pradesh	196	788.88	1,568	158	701.26	1,264	169	1,764.81	1,352
Assam	3,855	6,659.71	30,840	2,596	5,954.20	20,768	2,417	6,406.26	19,336
Bihar	2,477	8,169.92	19,816	4,459	12,123.20	35,672	6,837	19,175.74	54,696
Chandigarh	21	62.08	168	15	44.53	120	10	22.19	80
Chhattisgarh	3,020	6,941.44	24,160	2,543	7,492.77	20,344	2,379	7,625.32	19,032
Delhi	100	315.23	800	72	471.11	576	50	334.32	400
Goa	87	298.22	696	66	291.08	528	68	322.70	544
Gujarat*	4,143	28,704.84	33,144	3,071	24,182.62	24,568	3,000	32,124.58	24,000
Haryana	1,726	6,093.33	13,808	1,559	6,319.98	12,472	1,398	7,325.23	11,184
Himachal Pradesh	1,274	3,550.95	10,192	930	3,149.58	7,440	974	3,647.92	7,792
Jammu & Kashmir	21,648	46,713.54	173,184	12,023	23,993.89	96,184	15,065	28,249.88	120,520
Jharkhand	1,714	4,188.27	13,712	1,851	4,837.65	14,808	2,101	5,123.28	16,808
Karnataka	5,877	15,843.36	47,016	5,618	16,154.42	44,944	4,672	15,862.49	37,376
Kerala	2,789	6,859.29	22,312	3,129	7,329.23	25,032	3,389	7,881.81	27,112
Ladakh	295	1,182.31	2,360	91	376.09	728	122	584.66	976
Lakshadweep	7	17.50	56	2	2.49	16	-	-	-
Madhya Pradesh	8,082	20,961.46	64,656	5,957	18,129.70	47,656	5,292	18,521.49	42,336
Maharashtra**	4,128	13,018.54	33,024	3,625	13,203.32	29,000	2,766	12,204.70	22,128
Manipur	1,139	3,337.25	9,112	545	1,462.51	4,360	348	810.73	2,784
Meghalaya	699	974.17	5,592	306	665.74	2,448	280	725.03	2,240
Mizoram	650	1,461.76	5,200	412	1,353.86	3,296	401	1,755.33	3,208
Nagaland	1,241	2,494.89	9,928	469	1,535.13	3,752	517	2,917.65	4,136
Odisha	4,301	11,335.95	34,408	3,880	10,731.75	31,040	2,975	9,354.84	23,800
Puducherry	66	144.30	528	25	65.56	200	30	97.44	240
Punjab	1,790	6,017.86	14,320	1,564	7,250.62	12,512	1,469	9,087.81	11,752
Rajasthan	2,599	9,025.60	20,792	2,037	11,418.57	16,296	1,678	12,406.43	13,424
Sikkim	85	214.27	680	57	131.46	456	132	449.19	1,056
Tamil Nadu	5,972	16,445.76	47,776	6,140	17,891.66	49,120	6,814	19,871.81	54,512
Telangana	2,906	9,846.14	23,248	2,540	10,225.11	20,320	2,503	10,811.78	20,024
Tripura	958	2,083.70	7,664	703	1,689.01	5,624	588	1,444.21	4,704
Uttar Pradesh	12,594	41,165.07	100,752	11,601	37,865.82	92,808	11,689	43,528.99	93,512
Uttarakhand	1,836	3,983.20	14,688	1,803	4,631.73	14,424	1,354	4,191.69	10,832
West Bengal	2,305	8,539.63	18,440	2,126	7,408.96	17,008	1,919	7,423.17	15,352
Total	103,219	297,765.91	825,752	85,167	272,217.45	681,336	89,118	309,387.67	712,944

* Including Daman and Diu ** Including Dadra Nagar and Haveli

IV. The Entrepreneurship and Skill Development Programme (ESDP) Scheme: is a Central Sector continuing scheme, which was up scaled in November 2019. The objective of the programme is to motivate young persons (Men and Women) representing different sections of the society including SC/ST women, physically handicapped, Ex-servicemen, and BPL persons to consider self-employment or entrepreneurship as one of the career options. The ultimate objective is to promote new enterprises, build capacity of existing MSMEs and inculcate entrepreneurial culture in the country.

: 5 :

State-wise Achievement of ESDP scheme for the last three years:

S. N.	State/UT	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24	2024-25 (Till 04.02.2025)	2024-25 (Till 04.02.2025)
		No.of Programmes Conducted	Total No of Beneficiaries	No.of Programmes Conducted	Total No of Beneficiaries	No.of Programmes Conducted	Total No of Beneficiaries	No.of Programmes Conducted	Total No of Beneficiaries
1	ANDAMAN AND NICOBAR ISLANDS	2	128	59	2856	56	2502	2	93
2	ANDHRA PRADESH	27	2295	26	1424	113	5760	90	4572
3	ARUNACHAL PRADESH	2	136	27	1087	97	4236	75	3450
4	ASSAM	17	1165	379	15350	426	19339	303	14669
5	BIHAR	49	3929	132	6079	232	12265	177	8424
6	CHANDIGARH		0	1	118	8	276	4	239
7	CHHATTISGARH	27	1814	105	5266	133	5759	102	5655
8	DADAR AND NAGAR HAVELI AND DAMAN AND DIU	3	280	8	608	12	467	11	713
9	DELHI	15	1349	23	1385	84	4170	92	3876
10	GOA	2	119	7	279	36	1510	23	1095
11	GUJARAT	24	1580	196	9651	343	14939	372	19471
12	HARYANA	23	2014	65	3213	143	7688	101	4852
13	HIMACHAL PRADESH	15	1317	31	1790	112	5923	80	4304
14	JAMMU AND KASHMIR	7	494	101	3863	714	35280	392	19126
15	JHARKHAND	27	2570	110	6156	141	8380	91	4381
16	KARNATAKA	42	3316	141	6117	244	14301	169	8429
17	KERALA	27	2335	145	7150	150	8873	80	4478
18	LADAKH		0	1	50	2	94	9	593
19	LAKSHADWEEP		0		0	11	498	3	116
20	MADHYA PRADESH	27	2706	959	44248	975	42055	1555	68418
21	MAHARASHTRA	47	3946	379	15468	386	16669	370	17500
22	MANIPUR	7	403	35	1281	41	1722	77	3145
23	MEGHALAYA	3	213	20	1209	57	2374	72	2746
24	MIZORAM	2	87	7	210	30	1122	18	828
25	NAGALAND	8	527	206	6810	556	16561	35	1630
26	ODISHA	32	2559	196	8616	222	10348	380	19812
27	PUDUCHERRY	1	61	5	147	19	737	66	3461
28	PUNJAB	22	2447	126	7269	194	10368	241	12192
29	RAJASTHAN	27	2293	148	8820	276	12807	399	19068
30	SIKKIM	20	1140	16	903	39	2004	34	1784
31	TAMIL NADU	31	3002	235	9433	319	16445	175	8761
32	TELANGANA	32	2629	103	4606	275	11548	178	6443
33	TRIPURA	20	1384	11	331	80	4072	99	4212
34	UTTAR PRADESH	87	8156	413	23137	483	25918	338	17676
35	UTTARAKHAND	14	1298	135	5511	214	7835	150	6917
36	WEST BENGAL	25	1928	181	8251	274	12197	124	5553
	TOTAL	714	59620	4732	218692	7497	347042	6487	308682
