

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION No. 1688
TO BE ANSWERED ON 04.08.2025

RELEASE OF LOANS UNDER PMEGP

1688. SHRI S. SELVAGANABATHY:

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

- (a) the details of number of loans given to micro enterprises in each States/Union Territories over the last three years under Prime Minister's Employment Generation Programme (PMEGP) scheme;
- (b) number of entrepreneurs given second loan for upgradation of their infrastructure over the last three years in each States/UTs;
- (c) whether Government will consider to increase the rate of subsidy provided to micro enterprises, if so the details thereof; and
- (d) whether the interest subsidy eligibility certificate scheme will be extended to all micro enterprises irrespective of khadi institutions, if so, the details thereof?

ANSWER

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

- (a): State/ UT-wise number of loans sanctioned by banks under PMEGP Scheme during last three years is given at **Annexure-I**.
- (b): State/UT- wise number of entrepreneurs assisted with second loan for up gradation of their micro enterprise under PMEGP scheme during the last three years is given at **Annexure-II**.
- (c): Currently there is no proposal for increasing the rate of Margin Money subsidy under PMEGP.
- (d): The Interest Subsidy Eligibility Certificate scheme is applicable only for Khadi Institutions registered under Khadi and Village Industries Commission (KVIC) to mobilize working capital from Banks to carry out Khadi production and sales activities. Presently, there is no proposal to extend the Interest Subsidy Eligibility Certificate scheme to all micro enterprises.

ANNEXURE I

ANNEXURE I: REFERRED TO IN REPLY TO PART (a) OF THE RAJYA SABHA UNSTARRED QUESTION NO. 1688 FOR ANSWER ON 04.08.2025

State/ UT-wise number of loans sanctioned by banks under PMEGP Scheme during last three years

Sr. No.	State/UT	FY 2022-23	FY 2023-24	FY 2024-25
1	Andaman Nicobar	315	340	195
2	Andhra Pradesh	5692	11474	7978
3	Arunachal Pradesh	250	243	144
4	Assam	3898	3735	3237
5	Bihar	8121	12015	7724
6	Chandigarh	18	15	15
7	Chhattisgarh	3904	3513	2952
8	Delhi	130	81	52
9	Goa	121	108	67
10	Gujarat*	4532	4489	2744
11	Haryana	2488	2763	1925
12	Himachal Pradesh	1598	2072	1256
13	Jammu Kashmir	26786	25609	17587
14	Jharkhand	2719	3551	2049
15	Karnataka	8276	7950	6761
16	Kerala	6201	6403	5837
17	Ladakh	239	177	136
18	Lakshadweep	1	1	2
19	Madhya Pradesh	9242	7778	835
20	Maharashtra**	6166	6139	5162
21	Manipur	879	740	525
22	Meghalaya	886	1217	1028
23	Mizoram	574	414	366
24	Nagaland	1228	1320	679
25	Odisha	5327	5178	4706
26	Puducherry	44	86	72
27	Punjab	2410	3006	2369
28	Rajasthan	3161	3782	3319
29	Sikkim	176	608	465
30	Tamil Nadu	11563	16573	12005
31	Telangana	4550	5837	3858
32	Tripura	1002	957	720
33	Uttar Pradesh	19686	19571	7424
34	Uttarakhand	2431	2176	1055
35	West Bengal	3045	2903	2573
GRAND TOTAL		147659	162824	107822

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

ANNEXURE II

ANNEXURE II: REFERRED TO IN REPLY TO PART (b) OF THE RAJYA SABHA UNSTARRED QUESTION NO. 1688 FOR ANSWER ON 04.08.2025

State/UT- wise number of entrepreneurs assisted with second loan under PMEGP Scheme in the last three years

Sr. No.	State/UT	FY 2022-23	FY 2023-24	FY 2024-25
		No. of entrepreneurs assisted	No. of entrepreneurs assisted	No. of entrepreneurs assisted
1	Andhra Pradesh	8	15	7
2	Assam	9	16	27
3	Bihar	1	24	20
4	Chhattisgarh	5	13	11
5	Delhi	0	2	0
6	Goa	0	1	0
7	Gujarat*	19	36	24
8	Haryana	10	30	13
9	Himachal Pradesh	2	11	8
10	Jammu Kashmir	5	28	19
11	Jharkhand	4	10	10
12	Karnataka	6	24	13
13	Kerala	6	14	4
14	Ladakh	1	0	3
15	Madhya Pradesh	4	28	8
16	Maharashtra**	15	33	19
17	Manipur	2	4	1
18	Mizoram	0	0	1
19	Meghalaya	3	0	3
20	Nagaland	2	1	1
21	Odisha	18	35	23
22	Punjab	21	28	12
23	Rajasthan	17	26	10
24	Sikkim	0	1	0
25	Tamil Nadu	26	43	17
26	Telangana	3	9	3
27	Tripura	5	17	7
28	Uttar Pradesh	13	52	20
29	Uttarakhand	0	8	2
30	West Bengal	4	22	17
Grand Total		209	531	303

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