

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION No. 1706**  
**TO BE ANSWERED ON 15.12.2025**

**BANK LOANS UNDER PMEGP**

1706. SMT. RAJATHI:

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

- (a) the total amount of bank loans sanctioned and the number of beneficiaries under the Prime Minister's Employment Generation Programme (PMEGP) for the last three years, State-wise;
- (b) the number and percentage share of beneficiaries under PMEGP belonging to SC/ST and women categories, for the last three years;
- (c) whether the objectives of the programme have been met; and
- (d) the details on sanctions, disbursements and margin-money subsidies under PMEGP for the current year?

**ANSWER**

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

(a): State-wise no. of beneficiaries assisted along with total amount of bank loans sanctioned under the Prime Minister's Employment Generation Programme (PMEGP) for the last three years is given at **Annexure I**.

(b): The number and percentage share of beneficiaries under PMEGP belonging to SC/ST and women categories for the last three years is as below:

Category	FY 2022-23		FY 2023-24		FY 2024-25	
	No. of beneficiaries	% share	No. of beneficiaries	% share	No. of beneficiaries	% share
SC	9142	10.73%	10364	11.63%	11351	19.01%
ST	4850	5.69%	4681	5.25%	7322	12.26%
Women	32626	38.31%	36806	41.30%	23434	39.25%

(c): PMEGP is a Central Sector Scheme for assisting prospective entrepreneurs in setting up new micro enterprises in the non-farm sector and generating employment opportunities primarily in rural areas. Since inception of the scheme i.e. FY 2008-09 till FY2025-26 (up to 10.12.2025), more than 10.71 lakh micro enterprises have been assisted under PMEGP with Margin Money (MM) subsidy of Rs. 29,249.43 Crore providing employment to an estimated ~87.25 lakh persons thereby meeting the scheme objectives of employment generation through setting up of new micro-enterprises. Approximately, 50% of the assisted units are set up by SC/ST/Women and 80% of the units are set up in rural areas reflecting the rural and social inclusion focus of the Scheme.

(d): During FY 2025-26 as on 10.12.2025, 52,829 no. of micro enterprises with bank loan sanctions of Rs. 6,255.81 crore have been assisted under PMEGP with MM subsidy disbursement of Rs. 2,083.36 crore.

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# ANNEXURE- I

ANNEXURE- I REFERRED TO IN REPLY TO PART (a) OF THE RAJYA SABHA UNSTARRED QUESTION NO. 1706 FOR ANSWER ON 15.12.2025.

State-wise no. of beneficiaries assisted along with bank loans sanctioned during the last three years under PMEGP:

Sr. No.	State/UT Name	FY 2022-23		FY 2023-24		FY 2024-25	
		No. of beneficiaries	Loan Sanctioned amount (Rs. in crore)	No. of beneficiaries	Loan Sanctioned amount (Rs. in crore)	No. of beneficiaries	Loan Sanctioned amount (Rs. in crore)
1	Andaman Nicobar	121	7.14	135	5.17	61	3.54
2	Andhra Pradesh	3073	380.48	5577	512.82	3249	421.45
3	Arunachal Pradesh	158	19.28	169	48.62	156	25.17
4	Assam	2596	172.67	2417	187.57	3170	266.4
5	Bihar	4459	358.97	6837	573.46	5035	443.88
6	Chandigarh-UT	15	1.75	10	0.93	5	1.01
7	Chhattisgarh	2543	219.58	2379	229.48	1853	197.76
8	Delhi	72	18.41	50	13.09	26	6.66
9	Goa	66	8.48	68	9.85	39	5.45
10	Gujarat*	3071	733.58	3000	990.06	1783	625.68
11	Haryana	1559	195.94	1398	231.88	788	137.65
12	Himachal Pradesh	930	90.27	974	107.63	796	86.06
13	Jammu Kashmir	12023	679.38	15065	827.44	9863	691.17
14	Jharkhand	1851	145.96	2101	155.14	1452	106.93
15	Karnataka	5618	486.02	4672	497.3	2839	286.03
16	Kerala	3129	212.32	3389	233.79	2260	174.73
17	Ladakh	91	10.87	122	16.18	135	18.88
18	Lakshadweep	2	0.07	0	0.00	0	0.00
19	Madhya Pradesh	5957	561.26	5292	581.23	2626	297.82
20	Maharashtra**	3625	399.69	2766	380.72	1857	314.58
21	Manipur	545	41.86	348	23.79	608	43.63
22	Meghalaya	306	18.43	280	20.38	1114	97.45
23	Mizoram	412	41.99	401	55.71	484	47.47
24	Nagaland	469	43.38	517	81.71	1262	102.28
25	Odisha	3880	328.86	2975	295.04	1867	163.63
26	Puducherry	25	2.11	30	2.96	38	3.79
27	Punjab	1564	227.2	1469	288.18	970	210.88
28	Rajasthan	2037	345.03	1678	395.89	916	224.32
29	Sikkim	57	3.61	132	13.32	316	32.73
30	Tamil Nadu	6140	521.04	6814	590.81	3949	356.37
31	Telangana	2540	302.75	2503	327.73	1850	246.4
32	Tripura	703	48.49	588	43.08	730	55.11
33	Uttar Pradesh	11601	1107.37	11689	1307.76	5518	638.26
34	Uttarakhand	1803	139.2	1354	126.96	734	71.29
35	West Bengal	2126	212.66	1919	217.43	1359	154.98
<b>Grand Total</b>		<b>85167</b>	<b>8086.1</b>	<b>89118</b>	<b>9393.11</b>	<b>59708</b>	<b>6559.44</b>

\* including Daman and Diu \*\* including Dadra and Nagar Haveli