

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
STARRED QUESTION NO. *211
TO BE ANSWERED ON 13.03.2025

MSME SCHEMES FOR SETTING UP OF ENTERPRISES

*211. SMT. BHARTI PARDHI:
SHRI OMPRAKASH BHUPALSINH ALIAS PAVAN RAJENIMBALKAR:

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

- (a) whether the Government has any scheme to assist common man to set up an enterprise by utilizing soft loans, if so, the details thereof;
- (b) whether the said scheme is effective for rural people, if so, the details thereof;
- (c) the details of the schemes being implemented by the Ministry and the amount of funds allocated and utilized thereunder during the last three years particularly in Madhya Pradesh and the aspirational district of Osmanabad;
- (d) whether the schemes for MSME sector have contributed to increase the number of start-ups in the country and if so, the details thereof;
- (e) the details of various schemes available for setting up of a start-up/business; and
- (f) the details of the employment generated through said schemes during the last three years, State-wise?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI JITAN RAM MANJHI)

(a) to (f): A statement is laid on the table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (f) OF THE LOK SABHA
STARRED QUESTION No. †*211 FOR ANSWER ON 13.03.2025**

(a) to (c): Government is implementing the following major Central sector schemes with focus on rural areas for providing financial support to common man to set up an enterprise:

(i) Prime Minister's Employment Generation Programme (PMEGP): Prime Minister's Employment Generation Programme (PMEGP) is a Scheme for assisting entrepreneurs in setting up of new enterprises in the non-farm sector. Under PMEGP, beneficiaries can avail of Margin Money (MM) subsidy ranging from 15% to 35% based on various geographical and demographical criteria.

Since inception i.e., FY 2008-09 till FY 2024-25 (as on 10.03.2025), around 7.98 lakh micro enterprises have been assisted in rural areas under PMEGP with Margin Money subsidy of Rs. 22,506.4 Crore. Area-wise Performance of PMEGP in rural and urban areas during the last three years and current financial year i.e. FY 2024-25 (up to 10.03.2025) is given at **Annexure I**.

Prime Minister's Employment Generation Programme being a Central sector scheme, no State wise allocation of budget is done. Funds are utilised based on the demand generated and loans sanctioned by the financial institutions. Margin Money (MM) subsidy disbursed and number of units assisted in Madhya Pradesh and the Aspirational district of Osmanabad during the last three years is given at **Annexure II**.

(ii) PM Vishwakarma: PM Vishwakarma is a holistic scheme to provide end-to-end support to traditional artisans and craftspeople who work with their hands, using tools, in the 18 trades covered. The scheme provides the following benefits :

- i. Recognition through PM Vishwakarma Certificate and ID Card
- ii. Skill Upgradation
- iii. Toolkit Incentive
- iv. Credit Support
- v. Incentive for Digital Transactions
- vi. Marketing Support

As PM Vishwakarma is a Central Sector Scheme, State-wise funds are not allocated. Since its launch, as on 10.03.2025, 2.67 lakh applications from Madhya Pradesh State have been successfully registered, and the scheme benefits have been initiated. Further 2,665 applications from Dharashiv, Maharashtra have been successfully registered, and the scheme benefits have been initiated.

(d) to (e): Government with an intent to build a strong ecosystem for nurturing innovation, startups and encouraging investments in the startup ecosystem of the country launched the 'Startup India' initiative by the Department for Promotion of Industry and Internal Trade (DPIIT) on 16th January 2016. Till 31st January 2025, 1,61,150 entities have been recognised as startups by DPIIT.

Under the Startup India initiative, the Government is implementing three Schemes, namely, Fund of Funds for Startups (FFS), Startup India Seed Fund Scheme (SISFS) and Credit Guarantee Scheme for Startups (CGSS) to support startups across categories and sectors at various stages of their business cycle.

(f): The State/Union Territory (UT)-wise details of direct-jobs (self-reported) created by entities which have been recognised as startups by DPIIT during the last three years is placed at **Annexure-III**.

State-wise PMEGP performance in terms of estimated employment generated during the last three years is given at **Annexure-IV**

ANNEXURE-I: REFERRED TO IN REPLY TO PART (a) to(c) OF THE LOK SABHA STARRED QUESTION NO. *211 FOR ANSWER ON 13.03.2025.

Area-wise Performance of PMEGP in rural and urban areas in terms of number of units assisted and Margin Money (MM) subsidy since last three years i.e FY 2021-22 –FY 2023-24 to FY 2024-25 (up to 10.03.2025) is given below:

Financial Year	Rural			Urban		
	No. of Units Assisted	% of units assisted	MM Subsidy (Rs. crore)	No. of Units Assisted	% of units assisted	MM Subsidy (Rs. crore)
2021-22	84,696	82%	2,585.86	18,523	18%	391.80
2022-23	68,470	80%	2,323.48	16,697	20%	398.69
2023-24	68,939	77%	2,546.19	20,179	23%	547.68
2024-25 (up to 10.03.2025)	32,968	81%	1,368.58	7,732	19%	237.18

ANNEXURE-II: REFERRED TO IN REPLY TO PART (a) to (c) OF THE LOK SABHA STARRED QUESTION NO. *211 FOR ANSWER ON 13.03.2025.

Details of Margin Money disbursed and number of units assisted during the last three years under PMEGP in Madhya Pradesh:

Financial Year	Margin Money disbursed (Rs. Crore)	No. of Units Assisted
2021-22	209.61	8,082
2022-23	181.30	5,957
2023-24	185.21	5,292

Details of Margin Money disbursed and number of units assisted during the last three years under PMEGP in aspirational district of Osmanabad is given below:

Financial Year	Margin Money disbursed (Rs. Crore)	No of Units Assisted
2021-22	1.86	102
2022-23	1.82	93
2023-24	1.46	53

ANNEXURE – III REFERRED TO IN REPLY TO PART (f) OF THE LOK SABHA STARRED QUESTION NO. *211 FOR ANSWER ON 13.03.2025.

The State/Union Territory (UT)-wise details of direct-jobs (self-reported) created by entities which have been recognised as startups by DPIIT during the last three years viz. 2022, 2023, and 2024:

States/UTs	Calendar Year		
	2022	2023	2024
Andaman and Nicobar Islands	71	85	137
Andhra Pradesh	3,062	5,750	5,259
Arunachal Pradesh	55	185	252
Assam	2,623	3,350	3,418
Bihar	4,692	9,061	7,378
Chandigarh	898	1,324	875
Chhattisgarh	2,214	3,239	4,774
Dadra and Nagar Haveli and Daman and Diu	147	138	144
Delhi	31,880	38,483	29,948
Goa	887	824	879
Gujarat	23,944	48,214	35,834
Haryana	13,849	26,115	23,232
Himachal Pradesh	1,029	1,089	969
Jammu and Kashmir	1,306	2,437	2,164
Jharkhand	1,924	3,525	3,125
Karnataka	24,898	35,273	28,795
Kerala	10,345	11,788	10,267
Ladakh	52	44	31
Lakshadweep	0	31	0
Madhya Pradesh	11,748	12,238	10,353
Maharashtra	52,143	65,199	57,505
Manipur	309	195	385
Meghalaya	61	157	106
Mizoram	106	79	86
Nagaland	71	239	3,697

States/UTs	Calendar Year		
	2022	2023	2024
Odisha	4,632	6,532	10,797
Puducherry	237	568	213
Punjab	2,319	4,983	3,527
Rajasthan	11,639	13,748	11,372
Sikkim	22	8	0
Tamil Nadu	18,147	30,620	26,223
Telangana	15,081	18,509	16,615
Tripura	202	193	313
Uttar Pradesh	23,181	33,992	34,807
Uttarakhand	1,684	2,401	7,331
West Bengal	9,462	11,565	11,110
Total	274,920	392,181	351,921

ANNEXURE-IV: REFERRED TO IN REPLY TO PART (f) OF THE LOK SABHA STARRED QUESTION NO. *211 FOR ANSWER ON 13.03.2025.

State- wise details of estimated employment generated under PMEGP during the last three years:

Sr. No.	State	FY 2021-22	FY 2022-23	FY 2023-24
1	Andaman Nicobar	1,296	968	1,080
2	Andhra Pradesh	19,816	24,584	44,616
3	Arunachal Pradesh	1,568	1,264	1,352
4	Assam	30,840	20,768	19,336
5	Bihar	19,816	35,672	54,696
6	Chandigarh	168	120	80
7	Chhattisgarh	24,160	20,344	19,032
8	Delhi	800	576	400
9	Goa	696	528	544
10	Gujarat*	33144	24568	24000
11	Haryana	13,808	12,472	11,184
12	Himachal Pradesh	10,192	7,440	7,792
13	Jammu Kashmir	173,184	96,184	120,520
14	Jharkhand	13,712	14,808	16,808
15	Karnataka	47,016	44,944	37,376
16	Kerala	22,312	25,032	27,112
17	Ladakh	2,360	728	976
18	Lakshadweep	56	16	-
19	Madhya Pradesh	64,656	47,656	42,336
20	Maharashtra**	33024	29000	22128
21	Manipur	9,112	4,360	2,784
22	Meghalaya	5,592	2,448	2,240
23	Mizoram	5,200	3,296	3,208
24	Nagaland	9,928	3,752	4,136
25	Odisha	34,408	31,040	23,800
26	Puducherry	528	200	240
27	Punjab	14,320	12,512	11,752
28	Rajasthan	20,792	16,296	13,424
29	Sikkim	680	456	1,056
30	Tamil Nadu	47,776	49,120	54,512
31	Telangana	23,248	20,320	20,024

Sr. No.	State	FY 2021-22	FY 2022-23	FY 2023-24
32	Tripura	7,664	5,624	4,704
33	Uttar Pradesh	100,752	92,808	93,512
34	Uttarakhand	14,688	14,424	10,832
35	West Bengal	18,440	17,008	15,352
Total		825,752	681,336	712,944

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