

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1874
TO BE ANSWERED ON 11.12.2025

MSME SCHEMES IN PALNADU, ANDHRA PRADESH

1874. SHRI LAVU SRI KRISHNA DEVARAYALU:

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

- (a) the details of ongoing schemes and programmes being implemented by the Government and the number of MSMEs registered in Palnadu district of Andhra Pradesh under the Udyam Registration system during the last three years, year and category-wise;
- (b) the number of beneficiaries in Palnadu district during the said period, year, scheme-wise and category-wise (women, minorities, SCs/STs);
- (c) the funds allocated, released and utilised under various schemes in Palnadu district during the said period, year-wise;
- (d) the details of credit support provided in Palnadu district, category-wise (SC/ST/OBC/Women/Minorities) including loan applications received, sanctioned, disbursed and pending with banks and financial institutions; and
- (e) the details of MSME clusters, common facility centres, traditional industry clusters and other infrastructure, export promotion, marketing, training, tool room and skill development projects functional, sanctioned or proposed in Palnadu district during the last three years?

ANSWER

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

(a) to (d): The Government of India supplements the efforts of the States/UTs through various schemes, programmes and policy initiatives for promotion, development of MSMEs in the country including in the state of Andhra Pradesh. These schemes/ programmes include Prime Minister's Employment Generation Programme, PM Vishwakarma scheme, Credit Guarantee Scheme for Micro and Small Enterprises, Entrepreneurship & Skill Development Programme scheme, Micro and Small Enterprises - Cluster Development Programme, Procurement and Marketing Support (PMS) scheme, etc..

The Government of India has taken a number of initiatives and measures to provide support to Micro, Small and Medium Enterprises (MSMEs) for improving access to finance, including in rural and semi urban areas. The details of some of the major schemes implemented by the Ministry of MSME are as under:

- (i) The number of MSMEs registered in Palnadu district of Andhra Pradesh under the Udyam Registration system during the last three years including current year, year and category-wise:

Year wise Total MSMEs Registered Under Udyam and UAP For PALNADU District of Andhra Pradesh State				
FY	Micro	Small	Medium	Total
2022-23	6,001	76	1	6,078
2023-24	15,100	53	-	15,153
2024-25	26,475	37	1	26,513
2025-26 (01/04/2025 - 30/11/2025)	14,272	20	-	14,292
Total:-	61,848	186	2	62,036

- (ii) Prime Minister's Employment Generation Programme (PMEGP) is a credit linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youths through Margin Money subsidy. For beneficiaries belonging to special categories, such as Scheduled Castes, Scheduled Tribes, women, etc. Margin Money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of the project/units admissible under manufacturing sector is Rs.50.00 lakhs and Rs. 20.00 lakhs admissible under business, service/Trading sector, the year/category wise details are at Annexure – I.
- (iii) PM Vishwakarma was launched on 17.09.2023 to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. It includes recognition through PM Vishwakarma Certificate and ID Card, Skill Upgradation, Toolkit Incentive, Credit Support, Incentive for Digital Transactions and Marketing Support.

The achievements under the Scheme in the state of Andhra Pradesh including Palnadu district in various parameters as on 10.12.2025 are at Annexure – II.

- (iv) The Ministry of Micro, Small and Medium Enterprises implements the Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), to provide credit guarantee to its Member Lending Institutions (MLIs) for the loans extended by them to MSEs without any collateral security and third-party guarantee.

The details of guarantee approved under CGS scheme, in Guntur District (including Palnadu), Andhra Pradesh are as under:

CGS - Guarantee Approved – Guntur * District								
	Women		SC		ST		OBC	
Duration	No. of Guarantees Approved	Amount Approved (in Rs. Crore)	No. of Guarantees Approved	Amount Approved (in Rs. Crore)	No. of Guarantees Approved	Amount Approved (in Rs. Crore)	No. of Guarantees Approved	Amount Approved (in Rs. Crore)
Cumulative since inception in 2000 till 30.11.2025	49,718	940	9,470	167	1,909	36	14,783	308
* Includes Guarantees approved for Palnadu District also (Earlier part of Guntur district).								

(e): The schemes implemented by Ministry of MSME are central sector and demand driven, wherein the funds are not allocated state wise. The proposals are received from the State Governments/UTs as per their requirements. The details of some of the major schemes implemented by the Ministry of MSME are as under:

- (i) The Entrepreneurship and Skill Development Programme (ESDP), several programmes are conducted on Entrepreneurship Awareness Programme, Entrepreneurship cum Skill Development Programme, Management Development Programme, Advance ESDP and Advance MDP. One-day EAPs for prospective entrepreneurs, including some exclusive programmes for SC/ST participants, are also conducted. 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 and to promote new enterprises, build capacity of existing MSMEs and inculcate entrepreneurial culture in the country.

The number of programmes conducted and beneficiaries in Palnadu, Andhra Pradesh are as under:

S. No.	Financial Year	No. of Programmes Conducted	No. of Beneficiaries						
			Social Category			Gender			Total
			GEN	SC	ST	Male	Female	Other	
1.	2024-25	4	84	31	45	39	121	0	160
2.	2025-26 (till 04.12.2025)	1	47	5	48	41	59	0	100
Total		5	131	36	93	80	180	0	260

(ii) The Government 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 the MSMEs for their holistic development adopting cluster development approach. Financial assistance as GoI grant is provided to establish Common Facility Centres (CFCs) in the existing clusters and establish/up-grade infrastructural facilities in new/existing industrial estates/areas/flatted factory complexes. No such proposal has been received from Palnadu district, Andhra Pradesh.

(iii) The Technology Centre Systems Programme (TCSP) scheme intends to establish 15 new Technology Centres and upgrade the existing Technology Centres (TCs) and provide advanced training to provide skilled manpower for MSMEs. This programme is envisioned to upgrade and expand the network of existing TCs with focus in improving the competitiveness of MSMEs in key manufacturing industry sectors such as General Engineering, Automotive Engineering, Precision Manufacturing, Electronics System Design & Manufacturing (ESDM) and Fragrance & Flavour (F&F).

(iv) Procurement and Marketing Support (PMS) scheme extends benefits for creating market access initiatives to Micro & Small Enterprises (MSEs).

The Ministry maintains the state-wise data of beneficiaries for the PMS scheme. The category-wise number of beneficiaries for the State of Andhra Pradesh is as under:

S. No.	Financial Year	No. of Beneficiaries in Andhra Pradesh		
		SC/ST	Women	Total
1	2023-24	12	43	912
2	2024-25	1	33	562
3	2025-26 As on date	4	26	136

The sanction issued to Andhra Pradesh under PMS scheme during the last and current FY is as under:

Name of the State	Total Sanction Issued FY 2024-25	Sanction issued in FY 2025-26 till 01.12.2025
Andhra Pradesh	41,80,655	37,78,007

Annexure referred to in reply to part (a) to (d) of the Lok Sabha Unstarred Question No. 1874 for reply on 11.12.2025

The year/category wise number of beneficiaries under PMEGP in Palnadu district during last three years as follows:

Sr. No.	Financial Year	General	Minority	OBC	SC	ST	TOTAL	Of which Women
1	2022-23	19	1	18	6	4	48	26
2	2023-24	43	2	17	21	23	106	56
3	2024-25	36	0	16	34	23	109	60

Year- wise the funds Allocated, Released and Utilised under PMEGP scheme in Palnadu district is as follows:

(Rs. In lakh)				
Sr. No.	Financial Year	Funds Allocated	Funds Released	Funds Utilized
1	2022-23	380.94	380.94	236.33
2	2023-24	374.00	636.59	636.59
3	2024-25	429.22	553.29	553.29

The details of applications received, sanctioned and disbursed under PMEGP in Palnadu district during last three years is as follows:

Year	Applications Received	Sanctioned by Banks	Disbursed	Pending with Banks
Scheduled Caste				
2022-23	63	25	6	9
2023-24	368	35	21	68
2024-25	106	42	34	15

Year	Applications Received	Sanctioned by Banks	Disbursed	Pending with Banks
Scheduled Tribes				
2022-23	27	7	4	3
2023-24	136	33	23	44
2024-25	41	25	23	4

Year	Applications Received	Sanctioned by Banks	Disbursed	Pending with Banks
Other Backward Classes				
2022-23	64	35	18	5
2023-24	189	58	17	22
2024-25	103	29	16	12

Year	Applications Received	Sanctioned by Banks	Disbursed	Pending with Banks
Minorities				
2022-23	4	4	1	0
2023-24	22	3	2	4
2024-25	12	6	0	1

Year	Applications Received	Sanctioned by Banks	Disbursed	Pending with Banks
Of which women				
2022-23	56	31	11	7
2023-24	389	51	25	58
2024-25	126	43	31	13

The number of Beneficiaries who have applied, received sanction and disbursement applications for Palnadu in the last three years category-wise are as follows-

Status	Total	Female	Male	SC	ST	OBC	General	Divyangjan	Minorities
No. of PM Vishwakarma Beneficiaries sanctioned with collateral free loans (with 5% interest)	810	368	442	265	51	416	78	5	34
Loan Sanctioned Amount (INR)	7,17,71,250	3,18,66,000	3,99,05,250	2,29,45,250	46,00,000	3,69,76,000	72,50,000	4,50,000	32,50,000
No. of PM Vishwakarma Beneficiaries Disbursed collateral free loans (with 5% interest)	757	341	416	245	48	390	74	5	31
Loan Disbursed Amount (INR)	6,72,21,250	2,95,66,000	3,76,55,250	2,11,95,250	44,50,000	3,46,76,000	69,00,000	4,50,000	29,50,000