

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 111
TO BE ANSWERED ON 29.01.2026

ACHIEVEMENTS UNDER PMEGP

111. SHRI KALI CHARAN SINGH:

SHRI VIJAY BAGHEL:

SHRI ANURAG SINGH THAKUR:

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

- (a) the details of enterprises assisted and employment generated under Prime Minister's Employment Generation Programme (PMEGP) during the last three years in the country, State and district-wise in Himachal Pradesh and particularly in the Chatra Lok Sabha Constituency of Jharkhand;
- (b) the details of special provisions made under this scheme for rural and Scheduled Castes/Scheduled Tribes beneficiaries and the manner in which such special provisions have been implemented in the Chatra region;
- (c) the steps taken under the Pradhan Mantri Mudra Yojana (PMMY) to increase the availability of collateral free loans, introduce new loan categories and expand beneficiary coverage; and
- (d) the mechanism adopted in coordination with State/District agencies, particularly in Chatra district, to ensure transparency, monitoring and time bound implementation of the schemes?

ANSWER

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

(a): The number of micro enterprises assisted and estimated employment generated State-wise, district-wise in the State of Himachal Pradesh and in the Chatra Lok Sabha Constituency of Jharkhand under Prime Minister's Employment Generation Programme (PMEGP) during the last three years is given at **Annexure I**.

(b): Under PMEGP, beneficiaries belonging to rural areas and beneficiaries under Special category which includes Scheduled Castes (SCs) and Scheduled Tribes (STs) are eligible for higher rates of margin money (MM) subsidy and lower own contribution of the project cost as compared to General category beneficiaries. Beneficiaries belonging to Special Category are eligible for MM Subsidy ranging from 25-35% of the project cost in urban and rural areas respectively as compared to 15-25% for General category. Own contribution of beneficiaries under Special Category is 5% of the project cost as compared to 10% of project cost for General Category beneficiaries.

The number of micro enterprises assisted under PMEGP in the rural areas and SC/ST owned enterprises in the Chatra Lok Sabha Constituency in the state of Jharkhand during the last three years is given below:

Financial Year	Rural areas		SC		ST	
	No. of micro enterprises Assisted	MM Subsidy (Rs. Lakh)	No. of micro enterprises Assisted	MM Subsidy (Rs. Lakh)	No. of micro enterprises Assisted	MM Subsidy (Rs. Lakh)
2022-23	34	90.06	4	7.23	4	4.94
2023-24	20	56.3	5	3.95	1	1.4
2024-25	24	70.96	0	0.00	5	8.94
Total	78	217.32	9	11.18	10	15.28

(c): Under Pradhan Mantri Mudra Yojana (PMMY), collateral free institutional credit is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). Since its inception in FY 2015, till 16.01.2026, a total of 56.46 crore loan accounts amounting to Rs. 38.38 lakh crore have been extended under PMMY.

As a new category, Tarun Plus has been introduced as per Union Budget Announcement 2024-25 wherein the limit of Mudra loans has been enhanced to Rs.20 lakh from the current limit of Rs.10 lakh w.e.f. 24.10.2024 for those entrepreneurs who have availed and successfully repaid previous loans under the ‘Tarun’ category. Furthermore, the Government has taken various steps towards effective implementation of the Scheme which include publicity campaigns, simplification of application form, Credit Guarantee Scheme, nomination of Mudra Nodal Officer and frequent reviews at various levels to monitor the achievement against allocated target etc.

(d): Mechanisms adopted by the Ministry in coordination with State and District agencies throughout the country including the Chatra district to ensure transparency, monitoring and time bound implementation of the schemes include the following:

- i. Periodical review meetings by the Ministry with Implementing Agencies i.e. Khadi and Village Industries Commission (KVIC), State offices of KVIC, State Khadi and Village Industries Boards (KVIBs), State District Industries Centers (DICs) and financial institutions.
- ii. State Level Monitoring Committee (SLMC) and District Level Monitoring Committee (DLMC) meetings are held at State and District level on a regular basis to monitor and review the implementation of PMEGP.
- iii. A portal for tracking the process from application till adjustment of MM subsidy into the beneficiary’s loan account.
- iv. To facilitate timely adjustment of MM subsidy into the beneficiary’s loan account, a mechanism for physical verification of micro-enterprises set up under PMEGP with geo-tagging of the establishment and its working status is in place.
- v. As per RBI guidelines on Lead Bank Scheme, Bankers’ Committee meetings at Block, District, and State levels are held on a regular basis to ensure effective coordination, monitoring and implementation of the scheme.

ANNEXURE-I REFERRED TO IN REPLY TO PART (a) OF THE LOK SABHA UNSTARRED QUESTION NO. 111 FOR ANSWER ON 29.01.2026.

State- wise number of micro enterprises assisted and estimated number of employment generated under Prime Minister's Employment Generation Programme (PMEGP) during the last three years:

Sr. No.	State/UT	FY 2022-23		FY 2023-24		FY 2024-25	
		No. of micro enterprises assisted	Estimated employment generated	No. of micro enterprises assisted	Estimated employment generated	No. of micro enterprises assisted	Estimated employment generated
1	Andaman Nicobar	121	968	135	1080	61	488
2	Andhra Pradesh	3073	24584	5577	44616	3249	25992
3	Arunachal Pradesh	158	1264	169	1352	156	1248
4	Assam	2596	20768	2417	19336	3170	25360
5	Bihar	4459	35672	6837	54696	5035	40280
6	Chandigarh	15	120	10	80	5	40
7	Chhattisgarh	2543	20344	2379	19032	1853	14824
8	Delhi	72	576	50	400	26	208
9	Goa	66	528	68	544	39	312
10	Gujarat*	3071	24568	3000	24000	1783	14264
11	Haryana	1559	12472	1398	11184	788	6304
12	Himachal Pradesh	930	7440	974	7792	796	6368
13	Jammu Kashmir	12023	96184	15065	120520	9863	78904
14	Jharkhand	1851	14808	2101	16808	1452	11616
15	Karnataka	5618	44944	4672	37376	2839	22712
16	Kerala	3129	25032	3389	27112	2260	18080
17	Ladakh	91	728	122	976	135	1080
18	Lakshadweep	2	16	0	0	0	0
19	Madhya Pradesh	5957	47656	5292	42336	2626	21008
20	Maharashtra**	3625	29000	2766	22128	1857	14856
21	Manipur	545	4360	348	2784	608	4864
22	Meghalaya	306	2448	280	2240	1114	8912
23	Mizoram	412	3296	401	3208	484	3872
24	Nagaland	469	3752	517	4136	1262	10096
25	Odisha	3880	31040	2975	23800	1867	14936
26	Puducherry	25	200	30	240	38	304
27	Punjab	1564	12512	1469	11752	970	7760
28	Rajasthan	2037	16296	1678	13424	916	7328
29	Sikkim	57	456	132	1056	316	2528
30	Tamil Nadu	6140	49120	6814	54512	3949	31592
31	Telangana	2540	20320	2503	20024	1850	14800
32	Tripura	703	5624	588	4704	730	5840
33	Uttar Pradesh	11601	92808	11689	93512	5518	44144
34	Uttarakhand	1803	14424	1354	10832	734	5872
35	West Bengal	2126	17008	1919	15352	1359	10872
Total		85167	681336	89118	712944	59708	477664

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

District-wise number of micro enterprises assisted and estimated number of employment generated in Himachal Pradesh under PMEGP during the last three years:

Sr. No.	District	FY 2022-23		FY 2023-24		FY 2024-25	
		No. of micro enterprises assisted	Estimated Employment Generated	No. of micro enterprises assisted	Estimated Employment Generated	No. of micro enterprises assisted	Estimated Employment Generated
1	Bilaspur	39	312	32	256	32	256
2	Chamba	165	1320	152	1216	143	1144
3	Hamirpur	48	384	59	472	53	424
4	Kangra	185	1480	185	1480	114	912
5	Kinnaur	55	440	45	360	63	504
6	Kullu	81	648	72	576	75	600
7	Lahul And Spiti	13	104	4	32	7	56
8	Mandi	98	784	149	1192	109	872
9	Shimla	55	440	101	808	74	592
10	Sirmour	30	240	59	472	28	224
11	Solan	123	984	96	768	69	552
12	Una	38	304	20	160	29	232
Total		930	7440	974	7792	796	6368

Number of micro enterprises assisted and estimated number of employment generated under PMEGP in Chatra Lok Sabha Constituency of Jharkhand during the last three years:

Financial Year	No. of micro enterprises assisted	Estimated Employment Generated
2022-23	48	384
2023-24	36	288
2024-25	27	216
Total	120	960