

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3224
TO BE ANSWERED ON 12.03.2026

LOGISTIC SUPPORT FOR MSMEs IN BIHAR

3224. DR. MOHAMMAD JAWED:
DR. ALOK KUMAR SUMAN:
SHRI ASHOK KUMAR YADAV:

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

- (a) the current status of Micro, Small and Medium Enterprises (MSMEs) in Bihar including the number of registered MSMEs, sector-wise and the employment generated during the last three years, district-wise;
- (b) the financial, infrastructural and market-related challenges faced by MSMEs in Bihar, particularly in backward and flood-prone regions;
- (c) whether Gopalganj and other underserved districts have received focused support and if so, the details thereof;
- (d) the details of schemes and incentives implemented in Bihar under various Central Government initiatives for MSMEs during the last five years, including credit disbursal, subsidies, skill development and technology upgradation, scheme and year-wise;
- (e) whether the Government has assessed the impact of these schemes on MSME growth, sustainability and employment in Bihar and if so, the details thereof; and
- (f) whether the Government proposes any special package or targeted intervention for MSMEs in Bihar to address regional imbalances, lack of industrial clusters, credit constraints and infrastructure gaps and if so, the details and the timeline thereof?

ANSWER

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

(a): As per the data available on the Udyam Registration Portal, the Sector wise, districts wise number of Micro, Small and Medium Enterprises registered including employment reported in the state of Bihar, during the last three years are given at **Annexure-I**.

(b) to (f): The MSME sector consists of private enterprises and investments in this sector are made by the entrepreneurs themselves. Promotion and development of industries is a State subject. The Central Government supplements the efforts of State Governments through various schemes, programmes and policy initiatives for overall development and promotion of MSMEs in the country including the States of Bihar such as Prime Minister's Employment Generation Programme, Credit Guarantee Scheme for Micro and Small Enterprises, Micro and Small Enterprises-Cluster Development Programme(MSE-CDP), Raising and Accelerating MSME Performance (RAMP), PM Vishwakarma and MSME Champions Scheme etc.

Details of the support extended through some of the schemes and initiatives during the last five years are as under:

- (i) As informed by Reserve Bank of India (RBI) the Credit disbursement to MSME Sector by Scheduled Commercial Banks in state of Bihar during last five years is given below:

Financial Year	2020-21	2021-22	2022-23	2023-24	2024-25
Amount Disbursement (in Crore)	20,277.00	13,729.71	24,481.52	33,966.04	47,101.21

- (ii) Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing the Prime Minister's Employment Generation Programme (PMEGP). It is a central sector scheme aimed at generating employment opportunities primarily in rural areas by assisting prospective entrepreneurs in setting up new micro enterprises in the non-farm sector. PMEGP assists General Category beneficiaries with Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special Categories such as Scheduled Castes, Scheduled Tribes, OBCs, Minorities, Women, Ex-servicemen, Physically Handicapped, Transgenders, beneficiaries belonging to Northeastern Region, Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and 25% in urban areas. Own contribution of beneficiaries belonging to Special Category is 5% of total project cost and 10% for General Category beneficiaries. The details of number of micro enterprises assisted, Margin Money Subsidy disbursed under PMEGP for the last 3 financial year i.e., FY 2022-23 to FY 2024-25 in the State of Bihar and Gopalganj district is as under:

	FY 2022-23		FY 2023-24		FY 2024-25	
	Number of micro enterprises	Margin Money (Rs lakh)	Number of micro enterprises	Margin Money (Rs lakh)	Number of micro enterprises	Margin Money (Rs lakh)
Total in the State of Bihar	4,459	12,123.20	6,837	19,175.75	5,035	15,045.14
Gopalganj District	134	495.75	184	610.93	135	449.11

- (iii) Ministry of MSME implements Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and provides credit guarantee to the loans extended by the member lending Institutions to MSEs without collateral security and third-party guarantee. The ceiling limit for guarantee coverage under the CGS is upto Rs. 10.0 crore. Details for credit guarantees extended to MSEs under CGS in the State of Bihar are as under:

: 3 :

Financial Year	2020-21	2021-22	2022-23	2023-24	2024-25
No. of guarantees approved	22,317	24,217	42,360	1,13,262	2,21,458
Amount approved (in Rs. crore)	1,086	1,661	3,468	8,582	14,120

(iv) Through Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) Ministry of Micro, Small and Medium Enterprises extending financial assistance as Gol grant to establish Common Facility Centers (CFCs) for the clusters and establish/up-grade infrastructural facilities in new/existing industrial estates/areas/flatted factory complexes. This is a Central Sector Scheme and to address the common needs of existing cluster in their States/UTs, proposals are submitted by the State/UT Governments.

Under MSE-CDP the Common Facility Centers for Brass & Bronze Metal Utensils Cluster, at Pareb, Bihar has been completed. In addition, upgradation of Industrial Estate at Dharampur (Darbhanga), Saharsa, Murliganj (Madhepura) and Gogri (Khagaria) are ongoing.

Annexure referred to in reply to part (a) of the Lok Sabha Unstarred question no. 3224 for answer on 12.03.2026.

District Wise Total MSMEs Registered and Employment Reported Under Udyam during last three years i.e. from 2022-23 to 2024-25 for Bihar State						
Sl. No.	District	Manufacturing	Services	Trading	Total	Employment
1	Araria	6,547	4,391	18,208	29,146	2,59,885
2	Arwal	1,566	1,083	3,486	6,135	29,356
3	Aurangabad	5,988	5,354	13,805	25,147	2,37,777
4	Banka	5,066	4,535	9,785	19,386	88,628
5	Begusarai	8,854	7,789	18,271	34,914	2,24,314
6	Bhagalpur	12,234	8,731	21,910	42,875	2,66,645
7	Bhojpur	4,993	5,721	11,963	22,677	1,22,875
8	Buxar	3,914	3,563	8,255	15,732	78,077
9	Darbhanga	8,495	8,949	20,189	37,633	2,12,257
10	Gaya	14,075	9,674	23,059	46,808	3,27,500
11	Gopalganj	7,773	4,181	12,506	24,460	1,84,872
12	Jamui	4,225	3,172	8,178	15,575	75,260
13	Jehanabad	2,385	2,066	5,638	10,089	65,795
14	Kaimur (Bhabua)	3,542	2,594	6,753	12,889	68,994
15	Katihar	6,454	7,413	17,465	31,332	2,39,338
16	Khagaria	4,056	2,936	8,962	15,954	81,756
17	Kishanganj	3,220	3,931	7,587	14,738	1,43,559
18	Lakhisarai	2,358	1,723	4,591	8,672	46,893
19	Madhepura	4,133	3,883	11,540	19,556	2,27,410
20	Madhubani	9,153	8,034	20,386	37,573	2,59,324
21	Munger	3,795	3,054	7,830	14,679	76,062
22	Muzaffarpur	14,557	15,039	35,425	65,021	4,65,876
23	Nalanda	6,972	7,144	14,473	28,589	1,47,804
24	Nawada	5,895	4,245	10,489	20,629	1,52,060
25	Pashchim Champaran	8,189	7,481	19,586	35,256	2,46,131
26	Patna	25,058	35,848	65,078	1,25,984	7,53,646
27	Purbi Champaran	12,369	9,913	34,860	57,142	3,55,472
28	Purnia	8,909	9,407	24,550	42,866	3,78,622
29	Rohtas	6,689	6,784	15,747	29,220	1,94,543
30	Saharsa	4,847	3,998	11,755	20,600	2,15,684
31	Samastipur	10,693	10,119	26,543	47,355	3,16,320
32	Saran	8,266	6,771	18,302	33,339	2,13,884
33	Sheikhpura	1,683	1,597	3,587	6,867	33,741
34	Sheohar	1,955	1,468	3,011	6,434	31,803
35	Sitamarhi	7,945	6,413	16,513	30,871	1,93,755
36	Siwan	8,188	6,562	14,930	29,680	1,79,769
37	Supaul	5,277	4,102	16,149	25,528	1,67,737
38	Vaishali	10,261	9,842	22,702	42,805	3,38,048
	Total:-	2,70,579	2,49,510	6,14,067	11,34,156	77,01,472