

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 6321
TO BE ANSWERED ON: 02.04.2026

SC BENEFICIARIES UNDER MSME SCHEMES

6321. SHRI BASTIPATI NAGARAJU:
SHRI DAGGUMALLA PRASADA RAO:
SHRI B K PARTHASARATHI:

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

- (a) the details regarding funds allocated, disbursed and utilized for the welfare of Scheduled Castes (SCs) under the Emergency Credit Line Guarantee Scheme (ECLGS) along with the facilities extended to eligible Micro, Small and Medium Enterprises (MSMEs) borrowers during the last five years, year and State-wise;
- (b) the total Number of beneficiaries and the number of SC beneficiaries under ECLGS during the last five years, year and State-wise;
- (c) the details regarding funds allocated, disbursed and utilized for the welfare of SCs under the Prime Minister Employment Generation Programme (PMEGP) and PM Vishwakarma during the last five years, year and State-wise; and
- (d) the total number of beneficiaries and the number of SC beneficiaries under PMEGP and PM Vishwakarma during the last five years, year and State-wise?

ANSWER

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

(a) and (b): The Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May, 2020 as part of Aatmanirbhar Bharat Package to support eligible MSMEs and business enterprises in meeting their operational liabilities due to disruption caused by COVID-19 pandemic). The scheme was in operational till 31.03.2023. As reported by Department of Financial Services, the State-wise and Year-wise details of MSME loans guaranteed including Scheduled Castes (SC) beneficiaries guaranteed under ECLGS are at **Annexure I**.

(c): The Prime Minister's Employment Generation Programme (PMEGP) and PM Vishwakarma scheme are Central Sector Schemes, where funds are not allocated State/UT-wise. The details of fund allocated and expenditure under PMEGP scheme & PM Vishwakarma, including SC beneficiaries are given below:

i) PMEGP:

Financial Year	Budget allocated (Rs. in Crore)	Expenditure (Rs. in Crore)
2021-22	2,950.00	2,889.37
2022-23	2,733.21	2,733.21
2023-24	3,106.34	3,106.18
2024-25	2,277.02	2,777.00
2025-26	2,548.66	2,548.66

ii) PM Vishwakarma:

Financial Year	Budget allocated (Rs. In Crore)	Expenditure (Rs. In Crore)
2023-24	753.11	745.91
2024-25	3993.78	3,993.10
2025-26	4,400.00	4,438.44

(d): The State-wise and year-wise details of SC beneficiaries against total beneficiaries under PMEGP during last five years are at **Annexure II**. The year-wise and State-wise details of SC beneficiaries against total beneficiaries under PM Vishwakarma scheme, since its inception in 2023 till 28.02.2026 are at **Annexure III**.

Annexure I

Annexure referred in part (a) and (b) of answer to Lok Sabha Unstarred Question no. 6321 on “SC Beneficiaries under MSME Schemes” due for reply on 02.04.2026.

The state wise and Year-wise details of MSME loans guaranteed under ECLGS, since inception							
Sl. No.	States/UTs	2020-21		2021-22		2022-23	
		No of Loans guaranteed	Amt. of loans guaranteed (Rs. in crore)	No of Loans guaranteed	Amt. of loans guaranteed (Rs. in crore)	No of Loans guaranteed	Amt. of loans guaranteed (Rs. in crore)
1	Andaman & Nicobar	1,946	90.91	121	41.97	44	16.15
2	Andhra Pradesh	1,99,336	6,088.04	36,815	2,546.48	3,358	720.16
3	Arunachal Pradesh	1,872	50.36	137	22.58	47	5.82
4	Assam	5,21,090	2,230.34	22,224	598.22	1,603	223.71
5	Bihar	6,18,456	2,937.42	1,63,606	883.94	2,578	206.68
6	Chandigarh	5,507	569.97	759	176.69	102	43.28
7	Chhattisgarh	1,32,008	2,807.20	59,782	1,103.89	1,428	238.17
8	Dadra & Nagar Haveli and Daman & Diu	2,757	258	324	181	68	41
9	Delhi	78,883	8,416.72	13,874	3,319.56	1,196	777.32
10	Goa	10,688	560.50	1,007	367.60	388	151.72
11	Gujarat	2,74,564	15,458.00	69,554	6,559.59	5,245	2,476.36
12	Haryana	1,41,646	6,888.09	47,207	2,595.66	2,293	597.49
13	Himachal Pradesh	42,738	1,137.59	4,945	570.21	1,004	146.80
14	Jammu & Kashmir	32,408	924.69	1,524	260.14	519	61.60
15	Jharkhand	2,34,019	2,181.73	59,203	1,074.21	2,186	197.98
16	Karnataka	4,47,327	10,629.94	4,10,159	4,230.53	15,390	1,196.73
17	Kerala	3,89,874	5,596.08	1,36,899	2,294.10	4,095	641.50
18	Ladakh	790	32.48	32	9.50	4	1.62
19	Lakshadweep	368	1.80	3	0.19	3	0.10
20	Madhya Pradesh	3,74,280	5,590.18	1,72,165	1,993.60	2,959	501.00
21	Maharashtra	8,34,910	21,495.08	1,27,087	9,327.02	12,130	3,285.43
22	Manipur	9,361	96.58	250	9.92	47	5.74
23	Meghalaya	10,737	135.46	477	25.16	63	13.22
24	Mizoram	3,315	43.28	117	8.63	29	0.38
25	Nagaland	7,136	57.71	147	7.38	36	1.87
26	Orissa	8,62,108	3,725.89	56,307	1,209.03	8,834	527.25
27	Pondicherry	13,456	297.79	8,435	116.95	480	33.04
28	Punjab	1,76,374	5,761.51	26,283	2,135.84	2,605	501.39
29	Rajasthan	2,81,115	9,007.74	2,42,295	3,780.83	3,300	835.25
30	Sikkim	7,944	74.33	169	30.76	66	8.11
31	Tamilnadu	6,19,048	17,507.77	2,42,292	7,330.67	13,861	2,303.05
32	Telangana	1,03,156	6,484.54	14,193	2,307.55	1,490	828.60
33	Tripura	59,806	228.53	2,079	43.47	210	3.89
34	Uttar Pradesh	6,21,248	11,495.39	1,60,996	4,272.72	7,616	1,342.73
35	Uttarakhand	61,180	1,692.85	8,250	907.34	872	190.19
36	West Bengal	18,64,074	9,605.34	1,37,806	3,436.22	6,722	704.15
	Total	90,45,525	1,60,159.91	22,27,523	63,779.49	1,02,871	18,829.29

Source: DFS

Annexure II

Annexure referred in part (d) of answer to Lok Sabha Unstarred Question no. 6321 on “SC Beneficiaries under MSME Schemes” due for reply on 02.04.2026.

The State-wise and year-wise details of SC beneficiaries against total beneficiaries under PMEGP during last five years											
S. No	States/UTs	2021-22		2022-23		2023-24		2024-25		2025-26 (As on 27.03.2026)	
		Total no. of Micro Enterprises Assisted	No. SC Micro Enterprises Assisted	Total Micro Enterprises Assisted	No. SC Micro Enterprises Assisted	Total Micro Enterprises Assisted	No. SC Micro Enterprises Assisted	Total Micro Enterprises Assisted	No. SC Micro Enterprises Assisted	Total Micro Enterprises Assisted	No. SC Micro Enterprises Assisted
1	Andaman & Nicobar Island	162	0	121	0	135	0	61	0	33	0
2	Andhra Pradesh	2,477	414	3,073	526	5,577	1216	3,249	1381	6342	1287
3	Arunachal Pradesh	196	0	158	1	169	0	156	2	116	0
4	Assam	3,855	207	2,596	115	2,417	109	3,170	159	2172	112
5	Bihar	2,477	194	4,459	398	6,837	701	5,035	853	4431	422
6	Chandigarh	21	7	15	2	10	1	5	1	4	2
7	Chattishgarh	3,020	294	2,543	259	2,379	299	1,853	305	1004	200
8	Delhi	100	7	72	6	50	6	26	4	17	7
9	Goa	87	3	66	0	68	1	39	3	23	0
10	Gujarat*	4,143	313	3,071	243	3,000	274	1,783	239	1774	148
11	Haryana	1,726	307	1,559	298	1,398	250	788	276	1002	220
12	Himachal Pradesh	1,274	427	930	304	974	343	796	398	779	337
13	Jammu & Kashmir	21,648	537	12,023	374	15,065	658	9,863	763	6447	462
14	Jharkhand	1,714	92	1,851	115	2,101	130	1,452	150	755	67
15	Karnataka	5,877	1146	5,618	1063	4,672	877	2,839	952	3498	917
16	Kerala	2,789	169	3,129	245	3,389	292	2,260	371	2072	374
17	Ladakh	295	2	91	0	122	0	135	0	169	2
18	Lakshadweep	7	0	2	0	-	0	-	0	0	0
19	Madhya Pradesh	8,082	921	5,957	725	5,292	653	2,626	572	1746	192
20	Maharashtra*	4,128	627	3,625	510	2,766	374	1,857	395	2514	403
21	Manipur	1,139	16	545	9	348	4	608	10	382	9
22	Meghalaya	699	9	306	1	280	2	1,114	7	626	3
23	Mizoram	650	4	412	1	401	0	484	2	273	2
24	Nagaland	1,241	11	469	0	517	3	1,262	3	542	2
25	Odisha	4,301	393	3,880	320	2,975	248	1,867	394	2817	381
26	Puducherry	66	16	25	5	30	6	38	8	20	10
27	Punjab	1,790	502	1,564	423	1,469	370	970	384	1270	290
28	Rajasthan	2,599	238	2,037	140	1,678	92	916	122	1590	113
29	Sikkim	85	7	57	1	132	6	316	21	285	23
30	Tamil Nadu	5,972	691	6,140	765	6,814	823	3,949	1303	6206	1526
31	Telangana	2,906	449	2,540	354	2,503	347	1,850	453	2478	712
32	Tripura	958	143	703	99	588	93	730	85	581	89
33	Uttar Pradesh	12,594	1405	11,601	1279	11,689	1685	5,518	1284	6983	666
34	Uttarakhand	1,836	290	1,803	279	1,354	223	734	160	528	82
35	West Bengal	2,305	320	2,126	282	1,919	278	1,359	291	845	192
	Total	1,03,219	10,161	85,167	9,142	89,118	10,364	59,708	11,351	6,0324	9,252

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

Annexure III

Annexure referred in part (d) of answer to Lok Sabha Unstarred Question no. 6321 on “SC Beneficiaries under MSME Schemes” due for reply on 02.04.2026.

The year-wise and State-wise details of SC beneficiaries against total beneficiaries under PM Vishwakarma scheme, since its inception in 2023 till 28.02.2026							
Sl. No.	States/UTs	FY 2023-24		FY 2024-25		FY 2025-26 (As on 28.02.2026)	
		Total beneficiary	SC beneficiary	Total beneficiary	SC beneficiary	Total beneficiary	SC beneficiary
1	Andaman And Nicobar Islands	151	1	627	1	279	1
2	Andhra Pradesh	75,990	12,035	1,44,309	24,779	2,648	1,978
3	Arunachal Pradesh	256	5	5,760	7	1,180	2
4	Assam	48,507	6,593	69,829	12,824	525	163
5	Bihar	21,443	4,835	1,35,941	32,210	4,669	1,820
6	Chandigarh	131	40	130	16	514	114
7	Chhattisgarh	41,248	4,177	75,133	8,744	61	9
8	Delhi	-	-	2,239	466	380	81
9	Goa	12,947	373	5,615	122	13	-
10	Gujarat	1,06,913	10,740	1,06,321	10,383	830	63
11	Haryana	9,984	4,027	30,969	10,450	413	161
12	Himachal Pradesh	6,068	3,019	13,587	7,790	46	33
13	Jammu And Kashmir	73,498	14,182	81,202	10,053	181	15
14	Jharkhand	11,910	1,148	31,173	3,979	654	74
15	Karnataka	1,92,474	40,981	3,74,761	88,221	4,873	1,108
16	Kerala	13,053	1,288	9,071	552	220	1
17	Ladakh	2,652	39	1,231	13	306	1
18	Lakshadweep	-	-	694	1	3	-
19	Madhya Pradesh	37,464	7,107	2,36,228	51,007	4,330	1,378
20	Maharashtra	60,349	9,123	2,17,529	34,163	5,420	1,226
21	Manipur	1,787	4	13,706	1,205	2,639	127
22	Meghalaya	30	-	3,399	28	1,296	21
23	Mizoram	58	-	3,170	4	169	-
24	Nagaland	523	6	2,963	13	1,064	3
25	Odisha	14,731	2,828	90,347	26,122	1,234	46
26	Puducherry	234	8	515	21	153	19
27	Punjab	3,626	2,093	9,059	5,374	355	260
28	Rajasthan	39,990	9,344	2,04,329	41,243	7,663	2,169
29	Sikkim	256	24	2,449	227	702	79
30	Tamil Nadu	1	-	-	-	-	-
31	Telangana	19,892	2,494	66,580	8,929	2,568	889
32	The Dadra and Nagar Haveli and Daman and Diu	356	13	525	26	37	12
33	Tripura	8,781	2,655	11,453	3,214	39	6
34	Uttar Pradesh	25,230	7,730	1,51,492	34,249	1,309	318
35	Uttarakhand	9,706	2,708	10,609	3,544	42	13
36	West Bengal	1	1	-	-	-	-
Total		8,40,240	1,49,621	21,12,945	4,19,980	46,815	12,190