

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 2995
TO BE ANSWERED ON 06.08.2026

IMPLEMENTATION OF PMEGP

2995. SMT. ROOPKUMARI CHOUDHARY:

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

- (a) the number of applications received, sanctioned and beneficiaries who have been provided financial assistance under the Prime Minister's Employment Generation Programme (PMEGP) during the last five years, State/UT-wise and district-wise for Chhattisgarh;
- (b) the details of funds allocated, released and utilised under the scheme during the said period, State/UT-wise and district-wise for Chhattisgarh;
- (c) the details of enterprises established under the scheme, including manufacturing, services and other categories, along with the number of employment opportunities generated thereunder, sector-wise; and
- (d) the measures taken by the Government to improve approval rates, facilitate timely credit disbursement and increase awareness and implementation of the Scheme in aspirational, rural and tribal districts?

ANSWER

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

- (a) and (b): Number of applications received, sanctioned and beneficiaries who have been provided financial assistance and Margin Money (MM) Subsidy disbursed and utilised under Prime Minister's Employment Generation Programme (PMEGP) State/UT-wise and district-wise in the State of Chhattisgarh, during the last five years i.e. FY 2021-22 to FY 2025-26 is given at **Annexure I**.
- (c): During the last five years, a total of 1,90,156 units have been assisted under the manufacturing sector, generating sustainable employment opportunities for around 17.11 lakh persons. Similarly, 2,13,550 units have been assisted under the service/trading sector, generating sustainable employment opportunities for around 19.22 lakh persons.
- (d): Measures taken by the Government to improve approval rates, facilitate timely credit flow and strengthen implementation of PMEGP, particularly in aspirational, rural and tribal districts include the following:
 - i. Beneficiaries belonging to Aspirational Districts and Scheduled Tribes (ST) category are classified under Special Category beneficiaries, eligible for higher MM subsidy rates and lower own contribution of the project cost, while beneficiaries belonging to rural areas are also eligible for similar benefits.

- ii. Establishment of PMEGP Helpdesks at State Offices to provide real-time assistance and hand-holding to potential beneficiaries.
- iii. A wide range of more than 1,000 Model of Detailed Project Reports prepared on various industries have been made available on the PMEGP portal.
- iv. As per RBI Master Directions on lending to MSMEs, no collateral security to be insisted by Banks for projects involving loan up to Rs. 20 lakh. Strict compliance of this provision has been reemphasized to all financing Banks.
- v. PMEGP Portal developed as an end-to-end digital platform is integrated with financing banks through Jan Samarth Portal, streamlining the approval process and with SMS alert to applicants at different stages.
- vi. Banker's Review meetings conducted at State and Zonal levels to ensure proper sanctioning of loans and disbursement of MM Subsidy.
- vii. Periodical review meetings by the Ministry with Implementing Agencies i.e. KVIC, State offices of KVIC, State Khadi and Village Industries Boards (KVIBs), State District Industries Centres (DICs) and financial institutions.
- viii. Awareness and outreach programmes in all the States/UTs including SC/ST populated areas, Aspirational districts, NER etc. to identify potential beneficiaries and provide handholding support during the application process.

ANNEXURE-I: REFERRED TO IN REPLY TO PART (a) and (b) OF THE LOK SABHA UNSTARRED QUESTION NO. 2995 FOR ANSWER ON 06.08.2026.

State/UT-wise number of applications received, sanctioned, beneficiaries who have been provided financial assistance and MM Subsidy disbursed under PMEGP during the last five years:

Sr. No.	State	No. of Application Received By Banks	No. of Application Sanctioned By Banks	No. of beneficiaries Assisted	MM Subsidy disbursed (Rs. Cr)
1	Andaman Nicobar	1694	1080	535	7.42
2	Andhra Pradesh	75587	33919	21155	764.75
3	Arunachal Pradesh	2913	1002	823	50.83
4	Assam	53308	16808	14456	356.01
5	Bihar	121169	33482	23417	679.74
6	Chandigarh	318	74	55	1.64
7	Chhattisgarh	39803	14900	10907	328.52
8	Dadra Nagar Haveli	46	23	14	0.77
9	Daman And Diu	59	43	19	1.32
10	Delhi	1232	381	268	13.84
11	Goa	541	433	289	12.12
12	Gujarat	20205	16276	13811	1254.69
13	Haryana	28846	10124	6565	303.42
14	Himachal Pradesh	11403	7052	4876	165.95
15	Jammu Kashmir	153297	98982	66436	1384.4
16	Jharkhand	36092	10410	7951	200.8
17	Karnataka	112204	33669	22842	714.79
18	Kerala	37052	23234	13966	336.9
19	Ladakh	1248	922	825	36.3
20	Lakshadweep	24	12	9	0.19
21	Madhya Pradesh	60264	26024	23843	756
22	Maharashtra	80613	25462	15169	630.89
23	Manipur	11174	3639	3043	81.43
24	Meghalaya	10841	4385	3150	83.46
25	Mizoram	4291	2486	2290	75.24
26	Nagaland	8817	4539	4091	118.62
27	Odisha	71335	23347	16056	460.37
28	Puducherry	678	304	182	4.77
29	Punjab	27270	11087	7150	372.89
30	Rajasthan	32781	14727	8885	523.74
31	Sikkim	2866	1762	905	30.7
32	Tamil Nadu	134474	52522	30091	862.59
33	Telangana	56542	19795	12462	503.36
34	Tripura	8338	4126	3611	87.43
35	Uttar Pradesh	126285	60739	48663	1748.27
36	Uttarakhand	14327	7689	6301	173.74
37	West Bengal	35593	12002	8595	324.93

District-wise number of applications received, sanctioned, beneficiaries who have been provided financial assistance and MM Subsidy disbursed under PMEGP in Chhattisgarh during the last five years:

Sr. No.	District	No. of Application Received By Banks	No. of Application Sanctioned By Banks	No. of beneficiaries Assisted	MM Subsidy disbursed (Rs. Lakh)
1	Balod	1152	528	379	819.08
2	Balodabazar	1616	649	436	894.54
3	Balrampur	861	250	178	327.04
4	Bastar	1429	507	372	799.68
5	Bemetara	1090	444	360	988.71
6	Bijapur	506	164	114	213.29
7	Bilaspur	3818	932	690	2405.22
8	Dantewada	595	243	173	440.03
9	Dhamtari	1745	676	510	1304.95
10	Durg	2066	776	492	1692.68
11	Gariabandh	1077	465	316	912.59
12	Gaurela-Pendra-Marwahi	632	148	103	286.41
13	Janjgir-Champa	2506	1025	811	2465.77
14	Jashpur	1023	346	241	652.06
15	Kanker	1514	550	431	918.83
16	Kawardha	1194	640	499	2478.74
17	Khairgarh Chhuikhadan Gandai	158	65	17	30.45
18	Kondagaon	1080	497	422	777.42
19	Korba	1895	544	410	1113.52
20	Koriya	1231	439	356	978.97
21	Mahasamund	807	367	264	1301.98
22	Manendragarh Chirimiri Bharatp	208	59	20	49.79
23	Mohla Manpur Ambagarh Chouki	184	98	46	93.7
24	Mungeli	1541	559	430	1226.74
25	Narayanpur	429	170	118	247.67
26	Raigarh	1645	658	482	1838.8
27	Raipur	2547	1167	906	3885.54
28	Rajnandgaon	1811	776	615	1542.51
29	Sakti	356	130	50	155.37
30	Sarangarh Bilaigarh	257	73	19	91.02
31	Sukma	277	88	63	104.8
32	Surajpur	1012	342	249	746.13
33	Surguja	1357	441	335	1068.02