

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION No. 1906**  
**TO BE ANSWERED ON 11.12.2025**

**EMPLOYMENT OPPORTUNITIES UNDER PMEGP**

1906. SMT. ANITA SUBHADARSHINI:  
SHRI AMAR SHARADRAO KALE:  
SHRI NARAYAN TATU RANE:  
SMT. POONAMBEN HEMATBHAI MAADAM:  
SHRI SUNIL KUMAR:  
SHRI PARIMAL SUKLABAIDYA:  
SHRI ANANTA NAYAK:  
MS. BANSURI SWARAJ:  
SHRI MUKESH RAJPUT:  
SMT. D K ARUNA:

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

- (a) the total number of employment opportunities created and enterprises supported under the Prime Minister's Employment Generation Programme (PMEGP) during the last four years and the current year, year and State-wise;
- (b) the special provisions available for rural area and Scheduled Caste beneficiaries under the said scheme;
- (c) the measures adopted to expand access to collateral-free credit under the Pradhan Mantri Mudra Yojana (PMMY) including the introduction of new loan categories and the details of achievements thereunder, State/UT-wise particularly for entrepreneur in Assam;
- (d) the extent of coordination with State and District-level agencies to ensure effective implementation and monitoring of these programmes; and
- (e) the total number of people benefited under the said scheme in Uttar Pradesh and West Champaran district of Bihar along with the pending subsidy during the last three years under PMEGP?

**ANSWER**

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

- (a): Details of State-wise number of micro enterprises assisted and estimated employment generated under PMEGP for the last 4 years i.e. FY 2021-22 to FY 2024-25 and the current year i.e. FY 2025-26 (up to 09.12.2025) is given at **Annexure-I**.
- (b): Under the Scheme, beneficiaries belonging to Special Categories including Scheduled Castes are eligible for higher MM subsidy of 35% of project cost in rural areas and 25% of project cost in urban areas as compared to 25% and 15% respectively for General Category beneficiaries. Own contribution of beneficiaries under Special category is 5% as compared to 10% for General Category beneficiaries.

(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). Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan upto Rs.20 lakh under the Scheme for income generating activities in the manufacturing, trading and service sectors and activities allied to agriculture, across four loan categories, viz. Shishu (loans upto Rs. 50,000/-), Kishor (loans above Rs. 50,000/- and upto Rs. 5 lakh), Tarun (loans above Rs. 5 lakh and upto Rs. 10 lakh) and Tarun Plus (loans above Rs. 10 lakh and upto Rs. 20 lakh- for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category w.e.f. 24.10.2024).

As on October 2025, a total of 55.38 crore loan accounts amounting to Rs. 36.18 lakh crore have been extended under PMMY, out of which, 1.23 crore loan accounts amounting to Rs. 0.71 lakh crore have been extended in the State of Assam, since inception on 08.04.2015. State/UT wise details on the same are given at **Annexure II**.

(d): Steps taken by the Ministry to maintain coordination with State and District-level agencies ensuring effective implementation and monitoring of PMEGP include the following:

- i. Review meetings with Implementing Agencies (IAs) i.e. State offices of KVIC, KVIBs, DICs & Coir Board and financial institutions are periodically held to review the progress of implementation of the Scheme.
- ii. State Level Monitoring Committee (SLMC) and District Level Monitoring Committee (DLMC) meetings are held at State and District level to monitor the implementation of the scheme.
- iii. Top-level Bankers meeting, State Level Bankers Meetings and District Level Bankers meetings are held on a regular basis to ensure proper loan sanctioning and margin money disbursement.
- iv. A PMEGP Portal is in place for monitoring of the complete process of PMEGP application till adjustment of Margin Money subsidy into beneficiary's loan account.

(e): Number of micro enterprises assisted under PMEGP in Uttar Pradesh and West Champaran district of Bihar during the last 3 years i.e FY 2022-23 to FY 2024-25 is given below:

<b>Financial Year</b>	<b>No. of micro enterprises Assisted under in Uttar Pradesh</b>	<b>No. of micro enterprises Assisted in West Champaran district of Bihar</b>
2022-23	11,601	112
2023-24	11,689	207
2024-25	5,518	142

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**ANNEXURE-I**

**ANNEXURE-I REFERRED TO IN REPLY TO PART (a) OF THE LOK SABHA UNSTARRED QUESTION NO. 1906 FOR ANSWER ON 11.12.2025**

State-wise number of micro enterprises assisted and estimated employment generated under PMEGP for the last 4 years, i.e., FY 2021-22 to FY 2024-25 and the current year i.e. FY 2025-26 (up to 09.12.2025):

S. No.	State	2021-22		2022-23		2023-24		2024-25		2025-26( upto 09.12.2025)	
		No. of micro enterprises	Est. Empl. Generated	No. of micro enterprises	Est. Empl. Generated	No. of micro enterprises	Est. Empl. Generated	No. of micro enterprises	Est. Empl. Generated	No. of micro enterprises	Est. Empl. Generated
1	Andhra Pradesh	2,477	19,816	3,073	24,584	5,577	44,616	3,249	25,992	5,704	45,632
2	Arunachal Pradesh	196	1,568	158	1,264	169	1,352	156	1,248	53	424
3	Assam	3,855	30,840	2,596	20,768	2,417	19,336	3,170	25,360	1,166	9,328
4	Bihar	2,477	19,816	4,459	35,672	6,837	54,696	5,035	40,280	4,267	34,136
5	Chattishgarh	3,020	24,160	2,543	20,344	2,379	19,032	1,853	14,824	850	6,800
6	Goa	87	696	66	528	68	544	39	312	23	184
7	Gujarat*	4,143	33,144	3,071	24,568	3,000	24,000	1,783	14,264	1,700	13,600
8	Haryana	1,726	13,808	1,559	12,472	1,398	11,184	788	6,304	910	7,280
9	Himachal Pradesh	1,274	10,192	930	7,440	974	7,792	796	6,368	560	4,480
10	Jammu & Kashmir	21,648	1,73,184	12,023	96,184	15,065	1,20,520	9,863	78,904	6,060	48,480
11	Jharkhand	1,714	13,712	1,851	14,808	2,101	16,808	1,452	11,616	712	5,696
12	Karnataka	5,877	47,016	5,618	44,944	4,672	37,376	2,839	22,712	2,995	23,960
13	Kerala	2,789	22,312	3,129	25,032	3,389	27,112	2,260	18,080	1,928	15,424
14	Madhya Pradesh	8,082	64,656	5,957	47,656	5,292	42,336	2,626	21,008	1,624	12,992
15	Maharashtra*	4,128	33,024	3,625	29,000	2,766	22,128	1,857	14,856	2,226	17,808
16	Manipur	1,139	9,112	545	4,360	348	2,784	608	4,864	235	1,880
17	Meghalaya	699	5,592	306	2,448	280	2,240	1,114	8,912	249	1,992
18	Mizoram	650	5,200	412	3,296	401	3,208	484	3,872	137	1,096
19	Nagaland	1,241	9,928	469	3,752	517	4,136	1,262	10,096	347	2,776

S. No.	State	2021-22		2022-23		2023-24		2024-25		2025-26( upto 09.12.2025)	
		No. of micro enterprises	Est. Empl. Generated	No. of micro enterprises	Est. Empl. Generated	No. of micro enterprises	Est. Empl. Generated	No. of micro enterprises	Est. Empl. Generated	No. of micro enterprises	Est. Empl. Generated
20	Odisha	4,301	34,408	3,880	31,040	2,975	23,800	1,867	14,936	2,612	20,896
21	Punjab	1,790	14,320	1,564	12,512	1,469	11,752	970	7,760	1,106	8,848
22	Rajasthan	2,599	20,792	2,037	16,296	1,678	13,424	916	7,328	1,494	11,952
23	Sikkim	85	680	57	456	132	1,056	316	2,528	135	1,080
24	Tamil Nadu	5,972	47,776	6,140	49,120	6,814	54,512	3,949	31,592	5,406	43,248
25	Telangana	2,906	23,248	2,540	20,320	2,503	20,024	1,850	14,800	1,909	15,272
26	Tripura	958	7,664	703	5,624	588	4,704	730	5,840	284	2,272
27	Uttar Pradesh	12,594	1,00,752	11,601	92,808	11,689	93,512	5,518	44,144	6,730	53,840
28	Uttarakhand	1,836	14,688	1,803	14,424	1,354	10,832	734	5,872	500	4,000
29	West Bengal	2,305	18,440	2,126	17,008	1,919	15,352	1,359	10,872	734	5,872
<b>Total</b>		<b>1,02,568</b>	<b>8,20,544</b>	<b>84,841</b>	<b>6,78,728</b>	<b>88,771</b>	<b>7,10,168</b>	<b>59,443</b>	<b>4,75,544</b>	<b>52,656</b>	<b>4,21,248</b>

\* including Daman and Diu

\*\* including Dadra and Nagar Haveli

**ANNEXURE-II**

**ANNEXURE-II REFERRED TO IN REPLY TO PART (c) OF THE LOK SABHA UNSTARRED QUESTION NO. 1906 FOR ANSWER ON 11.12.2025**

State/UT wise no. of loan accounts and disbursed amounts under Pradhan Mantri Mudra Yojana as on October 2025 is given below:

<b>S. No.</b>	<b>State/ U.T. Name</b>	<b>No. of Loan A/Cs</b>	<b>Disbursed Amount (Rs. Cr)</b>
1	Andaman and Nicobar Islands	55,898	1,226.84
2	Andhra Pradesh	11,033,261	131,247.49
3	Arunachal Pradesh	164,712	2,052.93
4	Assam	12,330,451	71,459.56
5	Bihar	63,847,937	317,697.23
6	Chandigarh	204,011	3,424.69
7	Chhattisgarh	10,523,472	65,110.99
8	Dadra and Nagar Haveli & Daman and Diu	45,746	862.79
9	Delhi	3,652,818	44,500.24
10	Goa	398,927	5,623.39
11	Gujarat	16,640,161	142,136.92
12	Haryana	10,063,212	78,625.05
13	Himachal Pradesh	1,191,345	23,634.43
14	Jharkhand	16,255,618	86,067.87
15	Karnataka	51,870,671	330,793.31
16	Kerala	18,068,849	129,591.70
17	Lakshadweep	13,628	208.56
18	Madhya Pradesh	33,225,036	195,931.27
19	Maharashtra	44,147,441	309,983.76
20	Manipur	468,959	3,217.75
21	Meghalaya	316,102	3,205.44
22	Mizoram	178,419	3,069.73
23	Nagaland	179,726	2,598.53
24	Odisha	35,086,552	164,500.63
25	Pondicherry	1,275,874	8,280.73
26	Punjab	10,240,432	83,361.76
27	Rajasthan	23,768,209	190,333.37
28	Sikkim	181,080	1,884.13
29	Tamil Nadu	60,865,783	356,712.63
30	Telangana	8,391,389	83,130.52
31	Tripura	3,400,009	19,602.85
32	Jammu and Kashmir	2,379,745	51,245.86
33	Ladakh	69,791	2,090.56
34	Uttar Pradesh	55,299,821	356,190.56
35	Uttarakhand	3,507,300	33,627.29
36	West Bengal	54,552,866	315,111.39
	<b>Total</b>	<b>553,895,251</b>	<b>3,618,342.75</b>

Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra Portal