

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3180
TO BE ANSWERED ON 06.08.2026

REVIEW OF PERFORMANCE OF MSME SCHEMES

3180. SHRI TARIQ ANWAR:

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

- (a) whether the Government has made a State-wise assessment of the beneficiaries, loans sanctioned, central assistance released and employment generation status under the PM Vishwakarma Scheme, Prime Minister's Employment Generation Programme (PMEGP) and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) during the year 2023-24 till date and if so, the details thereof;
- (b) whether the Government has reviewed the progress and effectiveness of the schemes being implemented to provide institutional credit, technology upgradation, marketing assistance and digital empowerment to Micro, Small and Medium Enterprises (MSMEs) and if so, the key findings thereof; and
- (c) whether the Government is proposing additional central assistance, new clusters, Common Facility Centres or other special initiatives under the said schemes in Bihar, particularly in the Seemanchal region with a view to boosting the competitiveness and employment generation in the MSME sector and if so, the details thereof?

ANSWER

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

- (a): State-wise details of number of beneficiaries, loans sanctioned, employment generated, as applicable, under PM Vishwakarma Scheme, Prime Minister Employment Generation Programme (PMEGP) and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) is annexed (Annexures I to IV).
- (b): The government reviews the performance of the MSME schemes/programmes from time to time through regular monitoring, evaluation and feedback mechanism as per scheme guidelines.
 - (i) Under the Procurement and Marketing Support (PMS) Scheme, assistance is provided to Micro and Small Enterprises (MSEs) to enhance their market access, competitiveness and business opportunities through participation in domestic trade fairs/exhibitions, Vendor Development Programmes (VDPs), e-Commerce platform (i.e. MSME Global Mart), awareness programmes on public procurement, Government e-Marketplace (GeM), Export, capacity building and reimbursement for Bar Code registration. The Scheme has facilitated greater market access for MSEs, improved awareness regarding public procurement policies and government procurement opportunities, strengthened linkages between MSEs and institutional buyers, promoted adoption of Bar Codes for wider market reach, and enhanced the overall marketing capabilities and competitiveness of participating enterprises.

- (ii) MSME Sustainable (ZED) Certification Scheme provides financial assistance up to Rs. 3 lakh for technology upgradation towards Zero Effect solutions, pollution control measures, and cleaner technologies.
 - (iii) The assessment of Credit Guarantee Scheme (CGS) has indicated increase in sales, income and employment of the enterprises and also expansion in access to credit from formal financial institutions by MSEs including the first generation entrepreneurs.
- (c) Ministry of MSME implements Micro and Small Enterprises Cluster Development Programme across the country. It is demand driven Scheme, wherein proposals are received from the State/UT Governments to address the common needs of clusters. A new Common Facility Centre has been approved in the current financial year (FY 2026-27) in textile sector in Nalanda District.

Annexure-I

Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 3180 for reply on 06.08.2026

State/UT-wise details of successful registrations, Basic Skill Training, loans sanctioned, loans disbursed and toolkit delivered under PMV Scheme, as on 03.08.2026 are as under:

State Name	No. of Successful Registration	No. of Basic Skill Training	No. of Loans sanctioned	No. of Loans Disbursed	No. of Toolkits Delivered
Andhra Pradesh	2,22,947	1,79,632	60,058	51,459	1,10,502
Arunachal Pradesh	7,196	1,868	304	255	94
Assam	1,18,861	98,052	16,184	14,651	67,132
Bihar	1,62,053	1,19,731	27,492	23,569	73,153
Chhattisgarh	1,16,442	82,683	12,012	9,116	60,130
Goa	18,575	12,161	1,418	1,082	7,423
Gujarat	2,14,064	1,86,843	51,467	41,962	1,57,213
Haryana	41,366	33,454	8,129	7,236	22,496
Himachal Pradesh	19,701	13,202	2,242	2,114	8,053
Jharkhand	43,737	31,913	7,085	6,541	22,196
Karnataka	5,72,108	4,89,788	1,31,702	1,09,340	3,89,289
Kerala	22,344	13,805	5,935	5,693	7,080
Madhya Pradesh	2,78,022	2,28,642	60,289	54,198	1,57,897
Maharashtra	2,83,298	2,18,004	65,803	55,504	1,61,630
Manipur	18,132	11,869	2,344	2,071	2,575
Meghalaya	4,725	922	88	55	190
Mizoram	3,397	1,409	108	71	147
Nagaland	4,550	2,074	436	413	140
Odisha	1,06,312	85,964	19,963	18,378	61,394
Punjab	13,040	8,529	1,945	1,838	3,573
Rajasthan	2,51,982	2,20,737	65,351	61,649	1,76,724
Sikkim	3,407	1,993	493	405	536
Telangana	89,040	67,663	29,662	27,818	40,791
Tripura	20,273	15,986	4,587	4,290	7,589
Uttar Pradesh	1,78,031	1,46,628	18,030	15,293	90,061
Uttarakhand	20,357	12,971	1,542	1,391	7,945
Total States	28,33,962	22,86,523	5,94,669	5,16,392	16,35,953
Andaman And Nicobar Islands	1,057	609	141	135	283
Chandigarh	775	332	87	82	89
Delhi	2,619	1,015	225	216	118
Jammu And Kashmir	1,54,881	1,37,624	14,874	9,886	1,14,062
Ladakh	4,189	2,758	635	605	2,318
Lakshadweep	697	459	19	19	42
Puducherry	902	270	174	173	63
The Dadra and Nagar Haveli and Daman and Diu	918	634	181	173	442
Total (Uts)	1,66,038	1,43,701	16,336	11,289	1,17,417
Total	30,00,000	24,30,224	6,11,005	5,27,681	17,53,370

Annexure-II

Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 3180 for reply on 06.08.2026

State-wise details of number of micro enterprises assisted, Margin Money (MM) subsidy disbursed, estimated employment generated and loan amount sanctioned under PMEGP during 2023-24 to 2025-26:

Name of the State	No. of Micro enterprises assisted	MM Subsidy disbursed (Rs. Cr)	Estimated Employment Generated	Amount of Loan Sanctioned (Rs. Cr.)
Andaman Nicobar	290	3.7	2610	42.85
Andhra Pradesh	17821	585.7	160389	2778.39
Arunachal Pradesh	469	35.9	4221	114.91
Assam	8005	229.9	72045	832.33
Bihar	17628	505.2	158652	1951.64
Chandigarh-Ut	20	0.6	180	6.41
Chhattisgarh	5770	193.8	51930	896.9
Delhi	101	6.1	909	32.42
Goa	148	6.6	1332	30.5
Gujarat	6680	728.6	60120	2775.13
Haryana	3533	186.8	31797	1117.93
Himachal Pradesh	2811	102.5	25299	492.45
Jammu Kashmir	38528	798.3	346752	2954.63
Jharkhand	4649	115.7	41841	468.24
Karnataka	12946	436.2	116514	2151.51
Kerala	9294	220.8	83646	1170.36
Ladakh	442	20.8	3978	70.8
Madhya Pradesh	10174	374.4	91566	1059.5
Maharashtra	7956	381.8	71604	2157.17
Manipur	1359	33.4	12231	118.51
Meghalaya	2145	67.1	19305	255.68
Mizoram	1228	47.1	11052	141.66
Nagaland	2381	78.3	21429	228.38
Odisha	9593	275.5	86337	1478.23
Puducherry	99	2.8	891	16.86
Punjab	3998	245.8	35982	1506.94
Rajasthan	4507	327.5	40563	2121.66
Sikkim	763	27.3	6867	154.27
Tamil Nadu	21309	577.5	191781	3012.34
Telangana	7737	322.5	69633	1570.56
Tripura	1950	49.7	17550	160.88
Uttar Pradesh	25809	999.7	232281	3453.74
Uttarakhand	2802	91.0	25218	336.96
West Bengal	4359	171.4	39231	750.67

Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 3180 for reply on 06.08.2026.

The State-wise details of credit guarantees extended by CGTMSE during FY 2023-24 till 30-06-2026:

CGS- Guarantees approved									
		FY 2023-24		FY 2024-25		FY 2025-26		FY 2026-27 (till 30.06.2026)	
Sr. No.	States / UTs	No. of Guarantees approved	Amount approved (in Rs. crore)	No. of Guarantees approved	Amount approved (in Rs. crore)	No. of Guarantees approved	Amount approved (in Rs. crore)	No. of Guarantees approved	Amount approved (in Rs. crore)
1	Andaman & Nicobar Islands	600	128	655	142	976	198	249	52
2	Andhra Pradesh	79,938	5,395	1,10,323	8,189	1,39,299	14,259	28,792	3,323
3	Arunachal Pradesh	981	198	1,707	352	1,942	632	727	142
4	Assam	34,556	3,750	75,747	6,436	49,337	8,019	8,921	1,558
5	Bihar	1,13,262	8,582	2,21,458	14,120	1,56,823	16,265	29,614	3,547
6	Chandigarh	2,459	604	17,401	2,711	6,838	1,731	644	217
7	Chhattisgarh	25,845	2,968	40,583	4,231	39,465	6,661	7,023	1,659
8	Delhi	35,127	8,527	55,120	12,824	61,686	17,995	10,028	4,014
9	Goa	4,947	611	6,510	857	5,439	995	1,110	241
10	Gujarat	1,06,073	19,668	1,10,039	25,335	1,35,529	40,110	24,966	10,591
11	Haryana	48,455	8,553	75,244	10,865	73,035	15,549	14,103	3,939
12	Himachal Pradesh	20,600	2,080	23,750	2,411	27,417	3,325	5,840	869
13	Jammu and Kashmir	53,295	2,415	47,201	2,816	48,736	3,633	21,169	1,493
14	Jharkhand	34,800	4,432	64,614	6,494	59,748	8,130	14,331	1,899
15	Karnataka	1,35,959	14,016	1,88,144	21,453	1,48,355	28,673	27,502	6,444
16	Kerala	45,515	4,590	68,755	7,693	72,725	11,255	15,229	2,466
17	Ladakh	637	84	709	98	577	116	291	48
18	Lakshadweep	7	1	23	2	51	2	16	1
19	Madhya Pradesh	75,023	9,569	1,31,490	14,213	1,07,460	18,863	19,706	4,268
20	Maharashtra	1,29,892	23,359	2,38,128	39,989	2,49,969	59,178	45,882	12,702
21	Manipur	1,580	111	1,952	181	2,882	343	1,107	119
22	Meghalaya	1,693	252	2,776	328	3,122	530	731	164
23	Mizoram	1,232	73	1,472	134	2,581	286	807	83
24	Nagaland	1,563	160	1,804	230	1,977	305	693	99
25	Odisha	56,392	6,109	94,128	9,684	81,988	13,517	16,614	3,218
26	Puducherry	2,418	233	4,471	332	3,266	502	468	88
27	Punjab	81,259	9,632	88,991	10,406	79,971	13,263	14,960	3,396
28	Rajasthan	85,848	9,180	1,20,424	13,865	1,22,758	21,308	21,211	5,422
29	Sikkim	1,108	102	1,748	165	1,336	210	254	34
30	Tamil Nadu	1,13,815	15,061	1,79,817	21,447	1,53,804	30,072	28,747	6,816
31	Telangana	41,940	6,368	97,292	11,586	91,059	18,801	16,265	4,463
32	The Dadra and Nagar Haveli and Daman and Diu	1039	277	1,025	315	1,458	466	262	108
33	Tripura	6,523	381	8,398	570	12,018	1,042	2,953	282
34	Uttar Pradesh	2,47,258	21,200	4,03,938	32,790	5,46,792	46,876	1,07,951	11,229
35	Uttarakhand	26,361	2,253	26,268	2,776	28,458	4,230	5,468	979
36	West Bengal	1,06,073	11,887	2,03,170	19,465	1,57,912	25,207	23,953	5,711
	TOTAL	17,24,073	2,02,807	27,15,275	3,05,507	26,76,789	4,32,547	5,18,587	1,01,687

Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 3180 for reply on 06.08.2026.

State-wise estimated employment generated by CGTMSE during FY 2023-24 till 30-06-2026:

CGS- Estimated employment generated (in Lakhs)					
S. No.		FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 Till 30.06.2026
1	Andaman And Nicobar Islands	0.03	0.03	0.04	0.01
2	Andhra Pradesh	1.34	2.35	3.96	0.97
3	Arunachal Pradesh	0.04	0.06	0.11	0.04
4	Assam	0.62	1.42	1.29	0.19
5	Bihar	2.93	4.49	4.52	0.99
6	Chandigarh	0.12	0.51	0.53	0.07
7	Chhattisgarh	0.55	0.99	1.36	0.31
8	Delhi	1.63	1.70	2.88	0.36
9	Goa	0.16	0.22	0.13	0.01
10	Gujarat	3.60	4.03	3.40	0.37
11	Haryana	1.66	1.96	3.39	1.05
12	Himachal Pradesh	0.45	0.63	0.77	0.21
13	Jammu And Kashmir	0.55	1.07	1.18	0.54
14	Jharkhand	1.27	2.03	2.14	0.66
15	Karnataka	3.86	8.06	7.33	1.60
16	Kerala	1.36	1.80	3.04	0.71
17	Ladakh	0.01	0.02	0.01	0.01
18	Madhya Pradesh	1.89	3.31	3.38	0.84
19	Maharashtra	5.63	7.56	9.57	2.46
20	Manipur	0.04	0.06	0.16	0.04
21	Meghalaya	0.04	0.04	0.05	0.01
22	Mizoram	0.02	0.04	0.07	0.02
23	Nagaland	0.04	0.05	0.08	0.03
24	Odisha	1.47	2.37	3.67	0.91
25	Puducherry	0.06	0.11	0.11	0.02
26	Punjab	1.93	2.40	3.00	0.92
27	Rajasthan	1.86	2.98	4.45	1.03
28	Sikkim	0.03	0.04	0.04	0.01
29	Tamil Nadu	4.12	5.35	7.40	2.04
30	Telangana	1.33	2.15	3.38	1.02
31	The Dadra and Nagar Haveli and Daman and Diu	0.08	0.06	0.10	0.02
32	Tripura	0.11	0.17	0.28	0.10
33	Uttar Pradesh	5.77	9.58	17.71	5.46
34	Uttarakhand	0.48	0.70	1.01	0.24
35	West Bengal	3.14	4.59	5.53	1.13
	Total	48.20	72.95	96.09	24.39