

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 614
TO BE ANSWERED ON 12.12.2022

Loans under PMEGP

614. SHRI SANDOSH KUMAR P:

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

- (a) whether the loans under Prime Minister's Employment Generation Programme (PMEGP) scheme is extended for small business firms and traders;
- (b) if not, the reasons for limiting the loans under PMEGP to manufacturing and services only; and
- (c) the list of the number of beneficiaries under PMEGP for the last three years, State-wise?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI BHANU PRATAP SINGH VERMA)

(a) & (b): Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing, since 2008-09, Prime Minister's Employment Generation Programme (PMEGP) for generating self-employment opportunities in the country by setting up micro-enterprises in non-farm sector. Loans under PMEGP are provided for manufacturing and service sector. Besides, following trading and business activities are also allowed under PMEGP:

- i. Business / Trading activities in form of sales outlets in NER, Left Wing Extremism (LWE)-affected districts and A & N Islands.
- ii. Retail outlets/Business - selling of Khadi products, Village Industry products procured from Khadi and Village Industry Institutions certified by KVIC as well as products manufactured by PMEGP units and clusters set up under Scheme of Fund for Regeneration of Traditional Industries (SFURTI) are also permitted under PMEGP across the country.
- iii. Retail outlets backed by Manufacturing (including processing) / Service facilities are permitted across the country.
- iv. The maximum cost of the project for Business / Trading activities covered under (i) and (ii) above is Rs.20 lakh.
- v. Maximum 10% of the financial allocation in a year in a State may be used for Business / Trading activities covered under (i) and (ii) above.

(c): Number of beneficiaries under PMEGP for the last three years, State-wise, is given at Annexure.

Annexure - referred to in reply to part (c) of the Rajya Sabha Unstarred Question No. 614 for answer on 12.12.2022.

State-wise position of number of beneficiaries under PMEGP				
S.N	State/UT	2019-20	2020-21	2021-22
1	Andaman and Nicobar	93	155	162
2	Andhra Pradesh	2192	1674	2477
3	Arunachal	211	98	196
4	Assam	2603	2939	3855
5	Bihar	2221	2192	2477
6	Chandigarh-UT	14	10	21
7	Chhattisgarh	2811	2718	3020
8	Delhi	93	74	100
9	Goa	90	58	87
10	Gujarat*	3983	2854	4143
11	Haryana	2029	1740	1726
12	Himachal	1226	1208	1274
13	Jammu & Kashmir	5355	8575	21648
14	Jharkhand	1544	1522	1714
15	Karnataka	3697	4438	5877
16	Kerala	2421	2389	2789
17	Ladakh	0	281	295
18	Lakshadweep	0	3	7
19	Madhya Pradesh	2168	4854	8082
20	Maharashtra**	4404	3104	4128
21	Manipur	1173	1556	1139
22	Meghalaya	377	359	699
23	Mizoram	760	810	650
24	Nagaland	1109	740	1241
25	Odisha	2718	3171	4301
26	Puducherry	64	44	66
27	Punjab	1695	1652	1790
28	Rajasthan	3025	2772	2599
29	Sikkim	79	57	85
30	Tamil Nadu	5172	5188	5972
31	Telangana	2178	2025	2906
32	Tripura	962	842	958
33	Uttar Pradesh	6120	9994	12594
34	Uttarakhand	1844	2249	1836
35	West Bengal	2222	2070	2305
		66653	74415	103219

* including Daman & Diu. ** including Dadra & Nagar Haveli