

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 451
TO BE ANSWERED ON 24.07.2023

LOANS UNDER PMEGP

451. SHRI M. MOHAMED ABDULLA:

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

- (a) the number of women entrepreneurs benefitted under Prime Minister's Employment Generation Programme (PMEGP) in the State of Tamil Nadu, district-wise in the last three years;
- (b) whether it is a fact that some banks are reluctant to give loans to local entrepreneurs under PMEGP; and
- (c) if so, whether Government is aware about the reasons for it and the steps taken to resolve the same?

ANSWER

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

(a): District-wise number of women entrepreneurs benefitted under Prime Minister's Employment Generation Programme (PMEGP) in the State of Tamil Nadu in the last three years is given at **Annexure**.

(b)&(c): Banks appraise the proposals received from the applicants, through Implementing Agencies, to set up micro enterprises under PMEGP and take their own credit decisions on the basis of technical and economic viability of the projects. The performance of PMEGP in the State of Tamil Nadu, has exceeded the target for the units assisted over the past three years as given below:

Year	Target		Achievement	
	No. of projects	Margin Money (Rs. in lakhs)	No. of projects	Margin Money(Rs. in lakhs)
2020-21	4141	12424.33	5188	13881.57
2021-22	5246	16785.63	5972	16445.76
2022-23	5912	17583.30	6140	17891.66

However, Ministry of MSME and Khadi and Village Industries Commission (KVIC) are taking the following steps to increase the sanction of proposals by banks under the scheme in following ways:

- i) Ministry from time-to-time issues letters to banks having high rejection rates to increase the sanction of applications.
- ii) Co-ordinate with banks to reduce the rejection of applications on frivolous grounds.
- iii) Organize State Level Bankers Committee (SLBC) meetings, State Level Monitoring Committee (SLMC) meetings, Bankers Review Meetings, Zonal Review Meetings, Top Level Bankers Review Meetings, etc., to improve the performance of the scheme at the ground level.
- iv) More than 1000 Model Detailed Project Reports (DPR) on various industry/vocations have been uploaded on PMEGP portal to assist applicants in preparing quality proposals for improving approvals.

Annexure: referred to in reply to part (a) of the Rajya Sabha Unstarred Question No. 451 for answer on 24.07.2023

District-wise women entrepreneurs benefitted under PMEGP in Tamil Nadu State during last three years (Units assisted and Estimated employment generated in numbers and Margin Money (MM): Rs. in lakh)										
Sr. No.	District wise	2020-21			2021-22			2022-23		
		Units assisted	MM Subsidy	Est. Employment	Units assisted	MM Subsidy	Est. Employment	Units assisted	MM Subsidy	Est. Employment
1	Ariyalur	48	37.26	384	46	20.74	368	29	36.69	232
2	Chengalpet	24	68.97	192	34	76.53	272	43	111.34	344
3	Chennai	48	82.20	384	88	155.57	704	43	125.96	344
4	Coimbatore	76	409.64	608	98	468.97	784	123	668.44	984
5	Cuddalore	43	201.07	344	66	196.50	528	55	155.98	440
6	Dharmapuri	33	160.96	264	21	74.04	168	38	160.88	304
7	Dindigul	43	145.76	344	44	154.09	352	80	229.75	640
8	Erode	97	392.96	776	96	376.42	768	84	374.88	672
9	Kallakurichi	5	17.40	40	17	62.73	136	22	78.12	176
10	Kanchipuram	45	92.05	360	60	94.75	480	56	83.96	448
11	Kanniyakumari	86	151.66	688	98	143.38	784	71	151.38	568
12	Karur	25	126.92	200	47	214.93	376	70	196.76	560
13	Krishnagiri	47	212.85	376	48	191.13	384	46	248.02	368
14	Madurai	58	159.26	464	84	201.98	672	116	254.82	928
15	Nagapattinam	67	145.44	536	62	116.05	496	35	57.78	280
16	Namakkal	83	459.52	664	122	641.23	976	145	841.18	1160
17	Nilgiris	32	35.59	256	23	24.99	184	78	44.79	624
18	Perambalur	23	39.53	184	28	45.15	224	38	91.55	304
19	Pudukottai	56	110.33	448	60	112.92	480	43	109.16	344
20	Ramanathapuram	392	104.31	3136	97	81.42	776	122	81.71	976
21	Ranipet	11	47.08	88	23	48.76	184	82	117.40	656
22	Salem	104	421.55	832	163	710.06	1304	166	770.78	1328
23	Sivagangai	34	77.17	272	32	86.32	256	44	99.77	352
24	Tenkasi	33	33.33	264	51	44.32	408	84	73.13	672
25	Thanjavur	81	147.64	648	123	256.74	984	103	221.42	824
26	Theni	27	56.88	216	32	60.23	256	48	105.87	384
27	Thiruchirappalli	29	76.15	232	52	174.51	416	47	136.19	376
28	Thiruvallore	58	190.00	464	85	260.29	680	75	209.37	600
29	Thiruvarur	50	71.60	400	75	137.99	600	53	96.02	424
30	Thoothukudi	285	151.67	2280	405	216.98	3240	198	176.88	1584
31	Tirunelveli	325	176.23	2600	262	145.29	2096	239	128.63	1912
32	Tirupattur	14	99.15	112	40	128.66	320	25	81.83	200
33	Tirupur	81	509.25	648	70	384.11	560	85	608.52	680
34	Tiruvannamalai	53	126.75	424	72	145.80	576	94	188.15	752
35	Vellore	65	164.39	520	33	94.91	264	27	89.15	216
36	Villupuram	37	156.53	296	44	97.43	352	45	73.63	360
37	Virudhunagar	45	117.72	360	45	153.99	360	39	140.11	312
38	Mayiladuthurai	0	0.00	0	11	19.76	88	65	128.83	520
	Grand Total	2663	5776.79	21304	2857	6619.67	22856	2856	7549.04	22848