

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 56
TO BE ANSWERED ON 17.07.2017

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME

56. SHRIMATI P.K. SREEMATHI TEACHER:

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

- (a) whether loans under the Prime Minister's Employment Generation Programme (PMEGP) are being disbursed to the youths in various States including Kerala;
- (b) if so, the details thereof during the last three years, State/UT-wise;
- (c) the quantum of loans given to youths in Kerala under the said scheme and the targets fixed/achieved during the said period; and
- (d) the steps taken by the Government to achieve the said targets?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF
MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI GIRIRAJ SINGH)

(a) & (b): Yes Madam. Prime Minister's Employment Generation Programme (PMEGP) is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector. Any individual above 18 years of age is eligible. The maximum cost of projects is Rs. 25 lakh in the manufacturing sector and Rs. 10 lakh in the service sector. General category beneficiaries can avail of margin money subsidy of 25 % of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as SC/ST/OBC/minorities/women, ex-serviceman, physically handicapped, NER, Hill and Border areas etc. the margin money subsidy is 35% in rural areas and 25% in urban areas. Khadi and Village Industries Commission (KVIC) is the nodal implementing agency at the national level. KVIC, Khadi & Village Industry Boards(KVIB) and District Industry Centres (DIC) are the implementing agencies in the States. Financial assistance/loans is provided through Banks, Government pays margin money subsidy to the beneficiaries through KVIC at the above mentioned rates for different categories. The average margin money subsidy is 25% of the project cost, thus the banks provides loan four-times the margin money subsidy disbursed by the Government.

The State/UT-wise details of margin money disbursed under PMEGP during the last three years and current year including Kerala is given at Annexure-I.

(c): The targets are fixed by the Government in terms of number of projects to be assisted and margin money disbursed. Details of the target fixed/achieved during last three years in Kerala State are as follows:

(Rs. in lakh)

Year	Target			Achievement		
	Projects	Margin Money	Empl.	Projects	Margin Money disbursed	Empl. generated
2014-15	1826	2306.51	14608	1344	2679.28	9738
2015-16	1366	2731.60	10928	1369	2720.48	9653
2016-17	1973	3946.06	15784	1584	3350.68	13068

(d): Following initiatives have been taken to achieve the targets under PMEGP Scheme:

- In order to streamline the process of application flow and fund flow and to bring in transparency and better financial management and to prevent parking of funds at Nodal bank level an online PMEGP-MIS web portal has been introduced. All applications and fund flow is processed online in stipulated time frame.
- Publicity is being made through print and electronic media, awareness camps at District level and State level are being organized in order to propagate the PMEGP scheme for the development of micro industries.
- Exhibitions are also conducted at district/state/zone and national level for providing marketing support to the entrepreneurs/units.
- For speedy completion of EDP training, these are being conducted through Departmental Training Centres as well as RSETIs/RUDSETIs as per MOU executed between KVIC & MCR.
- Industries such as Khadi, processing of Pashmina Wool, handloom and power loom units, value added products for tea, coffee, rubber etc. and transport activities are now eligible for assistance under PMEGP.
- Implementing Agencies are instructed to encourage and provide necessary assistance to the beneficiaries for filing online application by setting up of help desks.

Annexure I referred to in reply to part (a)&(b) of the Lok Sabha Unstarred Question No. 56 for answer on 17.07.2017

State /UT wise Margin Money provided to units under PMEGP during last three years and current years

(Rs. in lakh)

Sr. No.	State/UT	Achievement (Margin Money)			
		2014-15	2015-16	2016-17	2017-18 (As on 09.07.2017)
1.	Jammu & Kashmir	3274.63	3781.19	2621.4	777.23
2.	Himachal Pradesh	2237.73	1767.26	2185.27	195.03
3.	Punjab	3190.88	2902.97	3181.6	574.22
4.	U.T. Chandigarh	61.46	87.72	82.84	17.75
5.	Haryana	3012.98	3112.09	3383.53	560.8
6.	Delhi	189.24	254.05	182.41	15.04
7.	Rajasthan	5249.62	4384.07	4641.6	763.37
8.	Uttarakhand	2153.32	1740.86	2122.33	69.45
9.	Uttar Pradesh	16937.53	14456.87	14271.05	2901.66
10.	Chhattisgarh	2045.68	2829.38	4070.73	637.99
11.	Madhya Pradesh	9241.70	8117.17	8346.06	658.78
12.	Sikkim	33.52	186.11	35.93	2.45
13.	Arunachal Pradesh	1004.99	38.85	440.34	43.52
14.	Nagaland	878.59	1392.81	2007.48	687.82
15.	Manipur	1600.76	1213.98	2162.78	196.19
16.	Mizoram	807.98	1026.35	491.96	31.36
17.	Tripura	1333.65	945.84	3734.66	582.99
18.	Meghalaya	971.14	1056.12	407.89	11.63
19.	Assam	5397.01	2869.74	4910.36	676.03
20.	Bihar	4111.32	6588.55	8336.51	1041.76
21.	West Bengal	6010.11	3400.65	6270.32	820.51
22.	Jharkhand	2871.29	3559.74	2654.35	281.55
23.	Odisha	3945.89	5736.32	6848.96	1143.98
24.	A & N Islands	92.32	65.11	193.46	4.34
25.	Gujarat*	6200.52	6339.73	7561.61	2224.05
26.	Maharashtra**	7843.81	5285.03	6001.36	2201.68
27.	Goa	141.76	165.43	191.44	41.76
28.	Andhra Pradesh	3492.11	2262.37	4916.08	1509.79
29.	Telangana	1889.35	2217.57	2561.72	942.89
30.	Karnataka	6479.10	5898.01	11609.56	1781.38
31.	Lakshadweep	28.61	0.00	0	0
32.	Kerala	2679.28	2720.48	3350.68	249.06
33.	Tamilnadu	6733.89	5497.54	8213.92	1008.39
34.	Puducherry	112.10	106.37	103.65	17.19
	Grand Total	112253.87	102006.33	128093.84	22671.64

* including Daman and Diu

**including Dadra and Nagar Haveli